

The Commonwealth of Massachusetts

ANNUAL REPORT

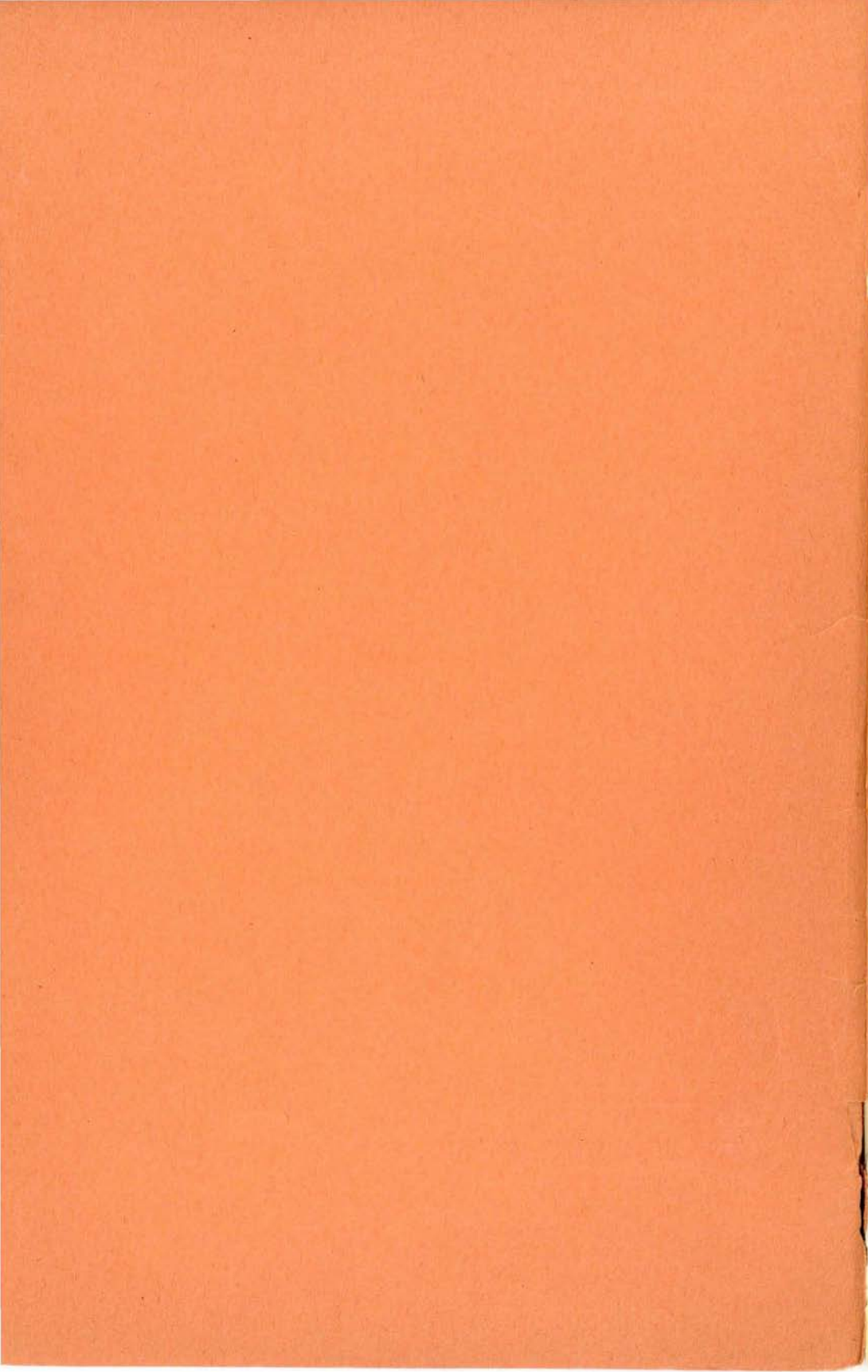
OF THE

State Board of Housing

FOR THE YEAR ENDING NOVEMBER 30, 1938

DEPARTMENT OF PUBLIC WELFARE





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Mass. DEPARTMENT OF PUBLIC WELFARE : *State Board*
of housing.



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MASS. OFFICIALS

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MASS. STATE
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The Commonwealth of Massachusetts

DEPARTMENT OF PUBLIC WELFARE

State Board of Housing

JOHN CARROLL, *Chairman*

J. FRED BECKETT
JOSEPH F. HIGGINS

FRED J. LUCEY
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CHARLES P. NORTON, *Architectural Adviser*
PERRY F. NANGLE, *Director*

REPORT OF THE STATE BOARD OF HOUSING

To the Honorable Senate and House of Representatives:

The fifth Annual Report of the State Board of Housing, covering the period from December 1, 1937 to November 30, 1938, is herewith respectfully submitted.

Foreword

In accordance with Chapter 364, Acts of 1933, as amended by Chapter 484, Acts of 1938, the fifth Annual Report of the State Board of Housing of the Department of Public Welfare for the past year beginning December 1, 1937, and ending November 30, 1938, is herewith respectfully submitted.

The past fiscal year has shown tremendous strides in public housing in this Commonwealth. The State Board has assisted in the transition from its embryonic stage of study and research into a working agency of real civic power and value.

Among the first duties of the State Board of Housing was that of investigating the nature of its task. This consisted of studying the general relationship of housing to the well-being of a community. Many factors were considered in reaching a solution for each separate community. Surveys were conducted throughout the State to ascertain actual conditions. When a definite need was found, recommendations were offered the municipalities and in some instances, local authorities were formed for the purpose of constructing new dwelling units.

Chapter 449, Acts of 1935, the existing Massachusetts housing legislation at the time of passage of the United States Housing Act of 1937, proved inadequate. It became imperative to seek legislation relating the State law to the United States Housing Act.

The State Board of Housing advised the Executive Office of the problem arising from lack of necessary legislation in this State to cooperate with the Federal law. It was pointed out that until additional legislation was enacted, the State of Massachusetts could not avail itself of Federal funds under the United States housing program. As a result of an investigation by a Special Committee, a law was drafted, passed by the Legislature, and signed by the Governor. The bill, known as Chapter 484, Acts of 1938, was enacted on July 5, 1938.

With the passage of this legislation, authorities were established throughout the State. The list of these authorities and Federal earmarkings secured for them are as follows:

Boston.....	\$29,000,000	Lawrence.....	1,500,000
Cambridge.....	4,500,000	Lowell.....	2,700,000
Chicopee.....	1,000,000	New Bedford.....	2,000,000
Fall River.....	2,500,000	Somerville.....	2,000,000
Holyoke.....	1,800,000	Worcester.....	3,800,000
Total.....			\$50,800,000

The above earmarkings provide for only 90% of the cost of a project. With the additional 10% financed by the local Housing Authority, this will permit projects to be constructed throughout the State, totalling \$56,440,000.

The State Board of Housing has general supervision over the activities of municipal Housing Authorities in this State and has acted as a coordinating agent between the local Housing Authorities and the Federal Government.

The housing program must be accepted as our civic responsibility. The State Board is hopeful that the publication of facts, derived from its present and past experience, may offer a constructive contribution to public education in the field of low-rent housing.

Digest of the United States Housing Act of 1937

The United States Housing Act of 1937, enacted by the 75th Congress of the United States, created in the Department of the Interior a body corporate of perpetual duration to be known as the United States Housing Authority.

This law defines "low-rent housing" as decent, safe, and sanitary dwellings within the financial reach of families of low income, and developed and administered to promote serviceability, efficiency, economy, and stability, and embraces all necessary appurtenances thereto. The dwellings in low-rent housing as defined in this Act shall be available solely for families whose net income at the time of admission does not exceed five times the rental (including the value or cost to them of heat, light, water, and cooking fuel) of the dwellings to be furnished such families, except that in the case of families with three or more minor dependents, such ratio shall not exceed six to one.

It defines "families of low income" as families who are in the lowest income group and who cannot afford to pay enough to cause private enterprise in their locality or metropolitan area to build an adequate supply of decent, safe, and sanitary dwellings for their use.

The definition of a "slum" is any area where dwellings predominate, which, by reason of dilapidation, overcrowding, faulty arrangement or design, lack of ventilation, light or sanitation facilities, or any combination of these factors, are detrimental to safety, health, or morals.

It defines "slum clearance" as the demolition and removal of buildings from any slum area.

Authorization is embodied in this Federal agency to permit loans to public Housing Authorities established in cities and towns, for the purpose of financing low-rent housing projects, said loans to be for not more than sixty years and not to exceed 90% of the cost of a project, and to carry an interest charge equal to the going Federal rate plus $\frac{1}{2}$ of 1%. The remaining 10% must be financed by the local agency.

The Federal Government will subsidize a project constructed under this law with an annual contribution, at the going Federal rate of interest plus 1% of the development or acquisition cost of a low-rent housing or slum-clearance project at the time this contract is made.

This is contingent upon the local Authority making an annual contribution equal to 20% of the Federal subsidy, which is usually done by tax exemption. All such projects revert to the local Authority at the expiration of the amortization period.

Any such project is limited to an initial cost of \$4,000 per family dwelling unit or \$1,000 per room (excluding land, demolition, and non-dwelling facilities); except that in any city the population of which exceeds 500,000, the cost may not exceed \$5,000 per family dwelling unit or \$1,250 per room.

In order to protect labor standards, the law provides that all persons engaged in construction shall be protected by insurance and all contracts shall contain a provision requiring that the wages or fees prevailing in the locality, as determined or adopted (subsequent to a determination under applicable State or local law) by the Authority, shall be paid to all architects, technical engineers, draftsmen, technicians, laborers, and mechanics. In addition, maximum hour laws shall be enforced.

The law provides that every project shall include the elimination by demolition, condemnation, or effective closing, or compulsory repair or improvement of unsafe or insanitary dwellings situated in the locality or metropolitan area, substantially equal in number to the number of newly constructed dwellings provided by the project. Such demolition may, in the discretion of the United States Housing Authority, be deferred in any locality or metropolitan area where the shortage of decent, safe or sanitary housing available to families of low income is so acute as to force dangerous overcrowding or doubling up of such families.

Digest of Chapter 484, Acts of 1938—(Massachusetts)

On July 5, 1938, the Massachusetts Legislature approved Chapter 484 which was an act to relate the Massachusetts Housing Authority Law to the United States Housing Act of 1937.

This Act concurred with the Federal Law in the definitions of "low-rent housing," "families of low income" and "substandard areas."

It provides for the setting up in each city and town, a corporate body known as the

"Housing Authority" of such city or town. This is done with the approval of the City Council and Mayor or, the town meeting, as the case may be. The Authority consists of five unpaid members. In a city, four members are named by the Mayor with the approval of the Council and one member named by the State Board of Housing. In a town, four members are elected by the town meeting and one member named by the State Board of Housing.

After being duly organized, the Housing Authority, with the written approval of the State Board, and the Mayor of the city or Selectmen of the town, may enter into agreements with the Federal Government relative to the acceptance or borrowing of funds for any project.

When an Authority has determined an area within which a project should be undertaken, the Authority may design a project for rebuilding the area. The project, with all pertinent information such as the financial plan, utilities, etc., is then submitted to the State Board of Housing for approval. If the Board finds the plan sound and conforming to good housing standards, a written approval is given.

The Massachusetts Law at this point limits the amount of preliminary expense of the local Authority in relation to the assessed valuation of the community. It declares that a low-rent housing project is used for public purposes and is exempt from taxation and special assessment. It further gives the city or town the power to make available to the Authority the service of its agencies.

Stipulated in both the Federal and State laws is the provision that all construction should comply with laws governing minimum wages and maximum hours of labor.

Upon completion of a project, the law sets up definite limitations as to tenants of the project. Among the limitations, preference is given to citizens of the United States. No family shall live in a dwelling unit so small as to cause overcrowding. No family shall be accepted as a tenant in any project if the person or persons who would occupy the dwelling accommodations have an aggregate annual income in excess of five times the annual rental of the quarters to be furnished such person or persons, except that in the case of families with three or more minor dependents, such ratio shall not exceed six to one.

The law definitely states that dwellings equal to the number constructed must be demolished in the same city.

After the project is completed and in operation, the management by the Housing Authority is under the supervision of the State Board of Housing.

**POPULATION, NUMBER OF FAMILIES, AND FAMILY ACCOMMODATIONS*
PROVIDED IN NEW HOUSEKEEPING DWELLINGS IN 55 MUNICIPALITIES
IN MASSACHUSETTS**

(*Family accommodation figures taken from records of the Department of Labor
and Industries of Massachusetts.)

Year	Population	Families	Increase In	
			Population	Number of Families
1910	11,187			
1920	18,665	4,335	7,478	
1930	36,094	8,962	17,429	4,627
1935	38,539		2,445	

Population: Increase, 93% (1920-1930); increase, 6.8% (1930-1935)
Families: Increase, 106.7% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					583
1928	334	184	—	4	522
1929	203	78	21	—	302
1930	215	74	6	—	295
1931	197	40	—	—	237
1932	82	2	—	—	84
1933	68	2	—	—	70
1934	39	—	—	—	39
1935	67	2	—	—	69
1936	140	—	—	—	140
1937	142	—	—	15	157
1938	136	4	20	—	160

Year	Population	Families	Increase In	
			Population	Number of Families
1910	16,215			
1920	19,731	4,712	3,516	
1930	21,769	5,489	2,038	777
1935	21,835		66	

Population: Increase, 10.3% (1920-1930); increase, .3% (1930-1935)
Families: Increase, 16.5% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					36
1924					70
1925	65	32	—	—	97
1926	53	70	—	—	123
1927	64	8	3	—	75
1928	78	8	—	—	86
1929	69	8	5	—	82
1930	44	6	—	—	50
1931	36	2	—	—	38
1932	19	—	—	—	19
1933	20	—	—	—	20
1934	17	—	—	—	17
1935	11	—	—	—	11
1936	12	4	—	—	16
1937	40	—	—	—	40
1938	24	—	—	—	24

Year	Population	Families	Increase In	
			Population	Number of Families
1910	5,542			
1920	10,749	2,566	5,207	
1930	21,748	5,543	10,999	2,977
1935	24,831		3,083	

Population: Increase, 102% (1920-1930); increase, 14.2% (1930-1935)
Families: Increase, 116% (1920-1930)

Belmont—Continued
Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					482
1928	167	152	12	—	331
1929	168	72	—	—	240
1930	196	46	—	—	242
1931	214	28	—	—	242
1932	55	4	—	—	59
1933	80	4	—	—	84
1934	63	—	—	—	63
1935	102	6	—	—	108
1936	165	4	—	—	169
1937	142	10	—	—	152
1938	87	28	—	—	115

Beverly

Year	Population	Families	Increase In	
			Population	Number of Families
1910	18,650			
1920	22,561	5,463	3,911	
1930	25,086	6,481	2,525	1,018
1935	25,871		795	

Population: Increase, 11.2% (1920-1930); increase, 3.2% (1930-1935).
 Families: Increase, 18.6% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					89
1924					93
1925					99
1926	81	10	8	—	98
1927	80	12	6	—	111
1928	75	36	—	—	221
1929	98	48	75	—	94
1930	80	14	—	—	68
1931	64	4	—	—	73
1932	67	6	—	—	26
1933	24	2	—	—	32
1934	28	4	—	—	11
1935	11	—	—	—	14
1936	12	2	—	—	23
1937	23	—	—	—	21
1938	19	2	—	—	43

Boston — 1st City

Year	Population	Families	Increase In	
			Population	Number of Families
1910	670,585			
1920	748,060	164,785	77,475	
1930	781,181	179,200	33,121	14,415
1935	817,713		36,532	

Population: Increase, 4.5% (1920-1930); increase, 4.7% (1930-1935)
 Families: Increase, 8.7% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					3,567
1924					4,682
1925					5,942
1926	526	1,872	3,312	232	3,882
1927	629	1,596	1,650	7	5,316
1928	547	1,704	3,051	14	6,804
1929	646	1,904	4,251	3	3,642
1930	503	808	2,329	2	1,415
1931	468	620	324	3	1,796
1932	517	438	841	—	344
1933	204	84	55	1	314
1934	261	48	3	2	150
1935	121	20	8	1	157
1936	124	28	—	5	323
1937	166	50	107	—	614
1938	260	46	301	7	529

Braintree			Increase In	
Year	Population	Families	Population	Number of Families
1910	8,066			
1920	10,580	2,504	2,514	
1930	15,712	3,841	5,132	1,337
1935	17,122		1,410	

Population: Increase, 48.5% (1920-1930); increase, 9% (1930-1935)
 Families: Increase, 53.3% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					318
1928	215	10	4	—	229
1929	126	—	4	—	130
1930	59	—	—	—	59
1931	51	2	—	—	53
1932	30	—	—	—	30
1933	36	2	—	—	38
1934	14	—	—	—	14
1935	28	—	4	—	32
1936	59	—	—	1	60
1937	57	—	—	8	65
1938	67	—	4	—	71

Brockton			Increase In	
Year	Population	Families	Population	Number of Families
1910	56,878			
1920	66,254	16,084	9,376	
1930	63,796	16,677	2,458*	593
1935	62,407		1,389	

Population: Decrease, 3.7% (1920-1930); increase, 2.2% (1930-1935)
 Families: Increase, 3.7% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					263
1924					214
1925	173	22	—	—	195
1926	144	6	—	1	151
1927	151	20	6	—	177
1928	129	12	6	—	147
1929	93	4	—	—	97
1930	64	4	—	1	69
1931	69	6	—	1	76
1932	23	2	—	—	25
1933	13	—	—	—	13
1934	16	—	—	—	16
1935	26	—	—	—	26
1936	27	2	—	—	29
1937	46	—	—	—	46
1938	30	—	4	—	34

* Decrease.

Brookline			Increase In	
Year	Population	Families	Population	Number of Families
1910	27,792			
1920	37,748	8,603	9,956	
1930	47,490	11,489	9,742	2,886
1935	50,319		2,829	

Population: Increase, 25.8% (1920-1930); increase, 6% (1930-1935)
 Families: Increase, 33.5% (1920-1930)

Brookline—Continued

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					453
1928	125	78	356	—	559
1929	91	44	227	—	362
1930	79	34	118	—	231
1931	70	20	3	—	93
1932	55	6	—	—	61
1933	59	—	—	—	59
1934	86	—	—	—	86
1935	105	—	—	—	105
1936	172	—	—	—	172
1937	137	—	—	—	137
1938	85	—	112	—	197

Cambridge — 5th City

Year	Population	Families	Increase In	
			Population	Number of Families
1910	104,839			
1920	109,694	25,293	4,855	
1930	113,643	27,448		2,155
1935	118,075		4,432	

Population: Increase, 3.6% (1920-1930); increase, 3.9% (1930-1935)

Families: Increase, 8.5% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					285
1924					649
1925	43	264	524	14	845
1926	37	212	629	—	878
1927	35	244	356	5	640
1928	47	230	587	—	864
1929	22	70	696	—	788
1930	12	100	47	—	159
1931	16	40	81	—	137
1932	10	2	40	—	52
1933	7	2	—	—	9
1934	4	2	—	—	6
1935	10	—	—	—	10
1936	15	—	—	—	15
1937	14	—	108	—	122
1938	9	6	56	—	71

Chelsea

Year	Population	Families	Increase In	
			Population	Number of Families
1910	32,454			
1920	43,184	8,833	10,730	
1930	45,816	9,894	2,632	1,061
1935	42,673		3,143*	

Population: Increase, 6.1% (1920-1930); decrease, 6.9% (1930-1935)

Families: Increase, 12% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					91
1924					148
1925	7	94	15	2	118
1926	10	84	69	—	163
1927	5	102	—	—	107
1928	11	128	3	—	142
1929	7	12	17	—	36
1930	2	4	—	—	6
1931	14	2	—	—	16
1932	5	2	—	—	7
1933	1	2	—	—	3
1934	2	2	—	—	4
1935	1	2	—	—	3
1936	2	—	—	—	2
1937	1	4	—	—	5
1938	4	—	—	1	5

* Decrease.

Chicopee

Year	Population	Families	Increase In	
			Population	Number of Families
1910	25,401			
1920	36,214	7,004	10,813	
1930	43,930	9,401	7,716	2,397
1935	41,952		1,978*	

Population: Increase, 21.3% (1920-1930); decrease, 4.5% (1930-1935)

Families: Increase, 34.2% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					526
1924					701
1925	179	308	231	36	754
1926	110	90	28	15	243
1927	70	34	—	2	106
1928	70	28	—	3	101
1929	66	6	8	3	83
1930	38	18	—	1	57
1931	31	—	—	—	31
1932	11	—	—	—	11
1933	13	—	—	—	13
1934	11	6	—	—	17
1935	10	—	—	—	10
1936	9	—	—	—	9
1937	27	—	—	—	27
1938	18	2	—	—	20

* Decrease.

Dedham

Year	Population	Families	Increase In	
			Population	Number of Families
1910	9,284			
1920	10,792	2,409	1,508	
1930	15,136	3,523	4,344	1,114
1935	15,371		235	

Population: Increase, 40% (1920-1930); increase, 1.6% (1930-1935)

Families: Increase, 46% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					142
1928		12	—	—	209
1929	129	4	—	—	133
1930	81	—	—	1	82
1931	73	—	—	2	75
1932	35	4	—	2	41
1933	17	—	—	20	37
1934	15	—	—	—	15
1935	18	—	—	—	18
1936	41	—	—	—	41
1937	70	—	—	—	70
1938	40	—	—	—	40

Everett

Year	Population	Families	Increase In	
			Population	Number of Families
1910	33,484			
1920	40,120	9,187	6,636	
1930	48,424	11,388	8,304	2,201
1935	47,228		1,196	

Population: Increase, 20.7% (1920-1930); increase, 2.5% (1930-1935)

Families: Increase, 24% (1920-1930)

Everett—Continued

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					126
1924					172
1925	78	128	126	11	343
1926	52	314	118	—	484
1927	61	304	67	8	440
1928	35	108	118	33	294
1929	23	42	16	—	81
1930	15	34	4	—	53
1931	17	28	—	—	45
1932	4	4	—	—	8
1933	4	—	—	—	4
1934	—	—	—	—	—
1935	4	—	—	—	4
1936	5	2	—	—	7
1937	3	6	—	—	9
1938	5	—	—	—	5

Fall River — 4th City

Year	Population	Families	Increase In	
			Population	Number of Families
1910	119,295			
1920	120,485	26,399	1,190	
1930	115,274	27,001	5,211*	602
1935	117,414		2,140	

Population: Decrease, 4.3% (1920-1930); increase, 1.9% (1930-1935)

Families: Increase, 2.3% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					567
1924					522
1925	259	210	126	12	607
1926	113	82	33	4	232
1927	138	66	40	7	251
1928	81	16	9	4	110
1929	37	6	3	6	52
1930	29	4	—	—	33
1931	7	2	—	—	9
1932	8	—	—	—	8
1933	8	2	—	—	10
1934	8	—	—	—	8
1935	7	6	—	—	13
1936	13	—	—	—	13
1937	25	2	—	—	27
1938	28	4	—	—	32

* Decrease.

Fitchburg

Year	Population	Families	Increase In	
			Population	Number of Families
1910	37,826			
1920	41,029	9,273	3,203	
1930	40,692	9,826	337*	553
1935	41,700		1,008	

Population: Decrease, .8% (1920-1930); increase, 2.5% (1930-1935)

Families: Increase, 6% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					164
1924					288
1925	114	116	44	10	284
1926	94	38	15	1	148
1927	55	6	3	1	65
1928	19	4	—	4	27
1929	31	2	—	—	33
1930	21	—	—	1	22
1931	18	—	—	—	18
1932	16	—	—	—	16
1933	13	2	—	—	15
1934	8	—	—	—	8
1935	11	—	—	—	11
1936	16	—	—	1	17
1937	31	2	6	—	39
1938	28	6	8	—	42

* Decrease.

Framingham

Year	Population	Families	Increase In	
			Population	Number of Families
1910	12,948			
1920	17,033	3,877	4,085	
1930	22,210	5,200	5,177	1,323
1935	22,651		431	

Population: Increase, 30% (1920-1930); increase, 1.9% (1930-1935)

Families: Increase, 34% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					158
1928	76	4	8	16	104
1929	51	2	24	1	78
1930	36	2	8	—	46
1931	40	2	—	—	42
1932	21	—	—	—	21
1933	17	—	—	—	17
1934	8	—	—	—	8
1935	7	—	—	—	7
1936	16	—	—	—	16
1937	22	—	—	—	22
1938	24	—	—	—	24

Gardner

Year	Population	Families	Increase In	
			Population	Number of Families
1910	14,699			
1920	16,971	3,607	2,272	
1930	19,399	4,403	2,428	796
1935	20,397		998	

Population: Increase, 14.3% (1920-1930); increase, 5.1% (1930-1935)

Families: Increase, 22% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					152
1924					178
1925	104	12	9	—	125
1926	88	48	—	2	138
1927	26	14	3	—	43
1928	10	4	6	—	20
1929	6	2	—	—	8
1930	9	2	—	—	11
1931	20	2	—	—	22
1932	10	—	—	—	10
1933	9	2	—	—	11
1934	4	—	—	—	4
1935	7	2	—	—	9
1936	18	2	—	—	20
1937	40	—	3	—	43
1938	14	—	—	—	14

Gloucester

Year	Population	Families	Increase In	
			Population	Number of Families
1910	24,398			
1920	22,947	5,624	1,451*	
1930	24,204	6,100	1,257	476
1935	24,164		40*	

Population: Increase, 5.5% (1920-1930); decrease, .2% (1930-1935)

Families: Increase, 8.5% (1920-1930)

Gloucester—Continued

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					
1924					
1925	69	4	—	—	73
1926	60	—	21	—	81
1927	113	2	—	—	115
1928	69	—	—	1	70
1929	52	—	—	—	52
1930	53	—	—	1	54
1931	50	4	—	—	54
1932	40	2	—	—	42
1933	35	2	—	—	37
1934	19	—	—	1	20
1935	11	—	—	—	11
1936	20	—	—	—	20
1937	25	—	—	3	28
1938	32	—	—	—	32

* Decrease.

Haverhill

Year	Population	Families	Increase In	
			Population	Number of Families
1910	44,115			
1920	53,884	12,729	9,769	
1930	48,710	12,814	5,174*	85
1935	49,516		806	

Population: Decrease, 9.6% (1920-1930); increase, 1.7% (1930-1935)

Families: Increase, .7% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					134
1924					70
1925	60	14	—	—	74
1926	72	38	—	—	110
1927	58	28	3	—	89
1928	52	10	6	—	68
1929	37	8	—	—	45
1930	30	2	6	—	38
1931	21	2	—	—	23
1932	14	4	—	—	18
1933	19	—	—	—	19
1934	28	—	—	—	28
1935	20	—	—	—	20
1936	12	—	—	—	12
1937	14	—	4	—	18
1938	14	—	—	—	14

* Decrease.

Holyoke

Year	Population	Families	Increase In	
			Population	Number of Families
1910	57,730			
1920	60,203	12,948	2,473	
1930	56,537	13,976	3,666*	1,028
1935	56,139		398*	

Population: Decrease, 6.1% (1920-1930); decrease, .7% (1930-1935)

Families: Increase, 7.9% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					295
1924					376
1925	110	100	79	31	320
1926	66	42	87	2	197
1927	39	32	168	36	275
1928	42	14	32	—	88
1929	22	4	28	—	54
1930	23	6	8	—	37
1931	25	—	—	—	25
1932	10	—	—	—	10
1933	3	2	3	—	8
1934	2	—	—	—	2
1935	7	—	12	—	19
1936	14	—	12	—	26
1937	20	—	—	—	20
1938	12	—	4	—	16

* Decrease.

Year	Population	Families	Increase In	
			Population	Number of Families
1910	85,892			
1920	94,270	19,715	8,378	
1930	85,068	20,026	9,902*	311
1935	86,785		1,717	

Population: Decrease, 9.8% (1920-1930); increase, 2% (1930-1935)

Families: Increase, 1.6% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					1,274
1924					445
1925	24	76	150	56	306
1926	24	34	75	21	154
1927	12	12	19	—	43
1928	8	4	9	—	21
1929	7	2	12	1	22
1930	5	10	4	—	19
1931	6	8	—	—	14
1932	4	4	—	—	8
1933	6	6	—	—	12
1934	4	—	—	—	4
1935	9	4	—	—	13
1936	17	4	—	—	21
1937	23	6	3	2	34
1938	12	6	—	—	19

* Decrease.

Year	Population	Families	Increase In	
			Population	Number of Families
1910	17,580			
1920	19,744	4,568	2,164	
1930	21,810	5,270	2,066	702
1935	21,894		84	

Population: Increase, 10.5% (1920-1930); increase, .3% (1930-1935)

Families: Increase, 15.4% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					124
1924					146
1925	50	34	35	—	119
1926	25	18	24	—	67
1927	41	42	6	—	89
1928	25	4	9	—	38
1929	35	—	—	—	35
1930	26	4	—	—	30
1931	14	6	—	3	23
1932	16	—	—	—	16
1933	25	—	—	—	25
1934	18	—	—	—	18
1935	17	—	—	—	17
1936	15	—	—	—	15
1937	21	—	—	—	21
1938	22	—	—	—	22

Year	Population	Families	Increase In	
			Population	Number of Families
1910	106,294			
1920	112,759	25,034	6,465	
1930	100,234	23,726	12,522*	1,308*
1935	100,114		120*	

Population: Decrease, 11.1% (1920-1930); decrease, .1% (1930-1935)

Families: Decrease, 5.2% (1920-1930)

Lowell—Continued

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					527
1924					421
1925	209	90	13	8	320
1926	108	30	—	7	145
1927	72	6	—	—	78
1928	48	2	—	—	50
1929	35	—	—	1	36
1930	42	—	—	—	42
1931	41	—	—	—	41
1932	15	—	—	1	16
1933	16	2	—	—	18
1934	11	—	—	—	11
1935	9	—	—	—	9
1936	22	—	—	—	22
1937	16	—	—	—	16
1938	11	—	—	—	11

* Decrease.

Lynn — 8th City

Year	Population	Families	Increase In	
			Population	Number of Families
1910	89,336			
1920	99,148	23,308		
1930	102,300	25,880		
1935	100,909		2,572	1,391*

Population: Increase, 3.2% (1920-1930); decrease, 1.4% (1930-1935)

Families: Increase, 11% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					251
1924					316
1925	195	162	307	2	666
1926	203	132	263	10	608
1927	129	116	257	24	526
1928	135	120	244	—	499
1929	119	44	309	3	475
1930	88	12	3	—	103
1931	82	22	18	—	122
1932	19	4	—	—	23
1933	14	4	3	—	21
1934	13	—	—	—	13
1935	11	2	—	—	13
1936	18	—	—	—	18
1937	39	2	—	—	41
1938	51	2	11	—	64

* Decrease.

Malden

Year	Population	Families	Increase In	
			Population	Number of Families
1910	44,404			
1920	49,103	11,238	4,699	
1930	58,036	14,146	8,933	2,908
1935	57,277		759*	

Population: Increase, 18.2% (1920-1930); decrease, 1.3% (1930-1935)

Families: Increase, 25.9% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					262
1924					275
1925	118	164	117	—	399
1926	128	286	6	6	426
1927	153	232	82	—	467
1928	131	86	436	—	653
1929	87	44	201	—	332
1930	63	10	26	—	99
1931	84	16	46	1	147
1932	26	6	—	—	32
1933	13	2	—	—	15
1934	12	—	—	—	12
1935	17	—	—	1	18
1936	20	2	4	—	26
1937	17	—	—	1	18
1938	13	—	—	—	13

* Decrease.

Marlborough			Increase In	
Year	Population	Families	Population	Number of Families
1910	14,579			
1920	15,028	3,527	449	
1930	15,587	3,818	559	291
1935	15,781		194	

Population: Increase, 3.7% (1920-1930); increase, 1.2% (1930-1935)
 Families: Increase, 8.3% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					73
1924					80
1925	55	14	—	—	69
1926	22	4	—	—	26
1927	24	8	—	—	32
1928	20	4	8	—	32
1929	15	6	—	—	21
1930	7	—	—	—	7
1931	6	2	—	—	8
1932	4	—	—	—	4
1933	7	2	—	—	9
1934	6	—	—	—	6
1935	1	—	—	—	1
1936	15	—	—	—	15
1937	4	—	—	—	4
1938	3	2	—	—	5

Medford			Increase In	
Year	Population	Families	Population	Number of Families
1910	23,150			
1920	39,038	9,351	15,888	
1930	59,714	14,404	20,676	5,053
1935	61,444		1,730	

Population: Increase, 53% (1920-1930); increase, 2.9% (1930-1935)
 Families: Increase, 54% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					662
1924					714
1925	297	434	86	8	825
1926	316	512	41	—	869
1927	337	266	22	1	626
1928	356	278	116	3	753
1929	263	96	78	1	438
1930	189	34	25	1	249
1931	193	80	42	—	315
1932	57	10	—	—	67
1933	43	2	—	—	45
1934	23	—	—	—	23
1935	21	—	—	—	21
1936	62	—	—	—	62
1937	48	—	4	—	52
1938	68	—	20	—	88

Melrose			Increase In	
Year	Population	Families	Population	Number of Families
1910	15,715			
1920	18,204	4,396	2,489	
1930	23,170	6,050	4,966	1,656
1935	24,256		1,086	

Population: Increase, 27.3% (1920-1930); increase, 4.7% (1930-1935)
 Families: Increase, 37.7% (1920-1930)

Melrose—Continued

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					146
1924					175
1925	175	24	4	—	203
1926	174	24	—	—	198
1927	214	66	13	—	293
1928	173	46	77	—	296
1929	106	2	—	1	109
1930	73	—	4	—	77
1931	80	2	—	—	82
1932	46	—	—	1	47
1933	44	—	—	—	44
1934	31	—	—	—	31
1935	42	—	—	—	42
1936	74	—	—	—	74
1937	80	—	—	—	80
1938	45	—	—	—	45

Milton			Increase In	
Year	Population	Families	Population	Number of Families
1910	7,924			
1920	9,382	2,167	1,458	
1930	16,434	4,021	7,052	1,854
1935	18,147		1,713	

Population: Increase, 75% (1920-1930); increase, 10.4% (1930-1935)

Families: Increase, 85.5% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					196
1928					218
1929	216	2	—	—	172
1930	140	32	—	—	127
1931	127	—	—	—	168
1932	168	—	—	—	83
1933	83	—	—	—	91
1934	91	—	—	—	91
1935	91	—	—	—	117
1936	116	—	—	1	183
1937	183	—	—	—	217
1938	217	—	—	—	130

Needham			Increase In	
Year	Population	Families	Population	Number of Families
1910	5,026			
1920	7,012	1,696	1,986	
1930	10,845	2,686	3,833	990
1935	11,828		983	

Population: Increase, 54.6% (1920-1930); increase, 9.1% (1930-1935)

Families: Increase, 58% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					115
1928					128
1929	125	2	—	1	128
1930	128	—	—	—	83
1931	81	2	—	—	76
1932	76	—	—	—	26
1933	26	—	—	—	41
1934	41	—	—	—	33
1935	33	—	—	—	61
1936	61	—	—	—	62
1937	62	—	—	—	128
1938	128	—	—	—	102

New Bedford — 6th City

Year	Population	Families	Increase In	
			Population	Number of Families
1910	96,652			
1920	121,217	26,858	24,565	
1930	112,597	27,920	8,620*	1,062
1935	110,022		2,575*	

Population: Decrease, 7.1% (1920-1930); decrease, 2.3% (1930-1935)

Families: Increase, 4% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					1,163
1924					795
1925	259	406	310	6	981
1926	83	38	6	6	133
1927	69	20	—	—	89
1928	36	6	—	—	42
1929	18	—	—	—	18
1930	15	—	—	—	15
1931	14	—	—	—	14
1932	5	—	—	—	5
1933	4	—	—	—	4
1934	7	—	—	—	7
1935	1	—	—	—	1
1936	7	—	—	—	7
1937	18	—	—	—	18
1938	19	—	—	—	19

* Decrease.

Newburyport

Year	Population	Families	Increase In	
			Population	Number of Families
1910	14,949			
1920	15,618	3,738	669	
1930	15,084	3,874	534*	136
1935	14,815		269*	

Population: Decrease, 3.4% (1920-1930); decrease, 1.8% (1930-1935)

Families: Increase, 3.6% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					24
1924					22
1925	15	—	3	—	18
1926	12	—	—	5	17
1927	32	6	6	—	44
1928	26	—	4	—	30
1929	21	4	—	—	25
1930	8	6	—	6	20
1931	9	—	—	2	11
1932	8	—	—	—	8
1933	2	—	—	—	2
1934	6	—	—	—	6
1935	7	—	—	—	7
1936	6	—	4	—	10
1937	6	—	—	—	6
1938	6	—	—	—	6

* Decrease.

Newton

Year	Population	Families	Increase In	
			Population	Number of Families
1910	39,806			
1920	46,054	10,189	6,248	
1930	65,276	15,315	19,222	5,126
1935	66,144		868	

Population: Increase, 41.7% (1920-1930); increase, 1.3% (1930-1935)

Families: Increase, 50.3% (1920-1930)

Newton—Continued

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					521
1924					699
1925	541	488	4	—	1,033
1926	404	286	—	2	692
1927	502	232	—	—	734
1928	575	364	—	—	939
1929	410	158	—	—	568
1930	312	34	—	—	346
1931	289	22	57	—	368
1932	95	4	—	—	99
1933	150	—	—	—	150
1934	134	4	—	—	138
1935	264	4	—	—	268
1936	405	2	—	—	407
1937	268	18	16	—	302
1938	218	34	42	1	295

North Adams

Year	Population	Families	Increase In	
			Population	Number of Families
1910	22,019			
1920	22,282	5,018	263	
1930	21,621	5,376	661*	358
1935	22,085		464	

Population: Decrease, 3% (1920-1930); increase, 2.1% (1930-1935)
 Families: Increase, 7.1% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					27
1924					37
1925	40	2	—	1	43
1926	38	—	—	—	38
1927	22	—	—	—	22
1928	30	2	—	—	32
1929	38	—	—	—	38
1930	27	—	—	—	27
1931	6	—	—	—	6
1932	8	—	—	—	8
1933	19	—	—	—	19
1934	14	—	—	—	14
1935	12	2	4	—	18
1936	20	—	—	1	21
1937	24	—	—	—	24
1938	24	—	—	—	24

* Decrease.

Northampton

Year	Population	Families	Increase In	
			Population	Number of Families
1910	19,431			
1920	21,951	4,770	2,520	
1930	24,381	5,421	2,430	651
1935	24,525		144	

Population: Increase, 11.1% (1920-1930); increase, .6% (1930-1935)
 Families: Increase, 13.7% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					101
1924					84
1925	80	16	4	4	104
1926	60	8	—	2	70
1927	62	8	36	6	112
1928	51	6	24	—	81
1929	37	—	—	6	43
1930	17	—	1	3	21
1931	15	2	—	—	17
1932	16	—	—	—	16
1933	15	—	6	—	21
1934	3	—	—	—	3
1935	16	—	—	—	16
1936	9	2	—	—	11
1937	14	—	—	—	14
1938	18	—	—	—	18

Norwood			Increase In	
Year	Population	Families	Population	Number of Families
1910	8,014			
1920	12,627	2,683	4,613	
1930	15,049	3,516	2,422	833
1935	15,574		525	

Population: Increase, 19% (1920-1930); increase, 3.5% (1930-1935)
 Families: Increase, 31% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					104
1928	54	30	3	—	87
1929	36	16	—	—	52
1930	38	8	—	—	46
1931	31	—	—	—	31
1932	6	—	—	—	6
1933	13	2	—	—	15
1934	6	—	—	—	6
1935	5	—	—	—	5
1936	28	—	3	—	31
1937	27	—	—	3	30
1938	28	2	—	—	30

Peabody			Increase In	
Year	Population	Families	Population	Number of Families
1910	15,721			
1920	19,552	4,236	3,831	
1930	21,345	4,990	1,793	754
1935	22,082		737	

Population: Increase, 9.2% (1920-1930); increase, 3.5% (1930-1935)
 Families: Increase, 17.8% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					
1924					
1925	80	42	15	—	137
1926	66	30	4	—	100
1927	107	10	—	1	118
1928	76	30	3	1	110
1929	87	22	8	1	118
1930	57	18	35	—	110
1931	76	20	4	—	100
1932	30	2	—	—	32
1933	23	—	—	—	23
1934	20	—	—	—	20
1935	15	—	—	1	16
1936	11	—	—	—	11
1937	12	—	—	—	12
1938	11	2	—	—	13

Pittsfield			Increase In	
Year	Population	Families	Population	Number of Families
1910	32,121			
1920	41,763	9,499	9,642	
1930	49,677	12,071	7,914	2,572
1935	47,516		2,161	

Population: Increase, 19% (1920-1930); increase, 4.4% (1930-1935)
 Families: Increase, 27.1% (1920-1930)

Pittsfield—Continued

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					129
1924					259
1925	161	94	28	1	284
1926	81	34	4	1	120
1927	77	28	11	2	118
1928	139	28	40	—	207
1929	186	18	3	4	211
1930	167	10	—	8	185
1931	143	14	—	—	157
1932	48	2	—	—	50
1933	35	2	—	—	37
1934	30	—	—	—	30
1935	22	—	—	—	22
1936	39	—	—	—	39
1937	65	—	—	—	65
1938	100	2	—	—	102

Plymouth

Year	Population	Families	Increase In	
			Population	Number of Families
1910	12,141			
1920	13,045	3,167	904	
1930	13,042	3,503	3*	334
1935	13,183		141	

Population: Decrease, .02% (1920-1930); increase, 1.1% (1930-1935)

Families: Increase, 10.5% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					71
1928	57	10	—	5	72
1929	44	—	—	—	44
1930	28	—	—	—	28
1931	28	—	—	—	28
1932	18	—	—	—	18
1933	16	—	—	—	16
1934	17	—	—	—	17
1935	11	—	—	1	12
1936	14	—	—	—	14
1937	21	—	—	—	21
1938	7	—	—	—	7

* Decrease.

Quincy

Year	Population	Families	Increase In	
			Population	Number of Families
1910	32,642			
1920	47,876	11,146	15,234	
1930	71,983	18,324	24,107	7,178
1935	76,909		4,926	

Population: Increase, 50.4% (1920-1930); increase, 6.8% (1930-1935)

Families: Increase, 64.4% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					862
1924					887
1925	750	296	117	54	1,217
1926	592	244	167	6	1,009
1927	495	154	314	52	1,015
1928	441	146	400	8	995
1929	288	30	229	3	550
1930	168	14	96	—	278
1931	145	12	65	2	224
1932	58	4	4	—	66
1933	53	—	—	—	53
1934	30	—	—	—	30
1935	30	—	—	1	31
1936	55	—	—	4	59
1937	102	—	—	—	102
1938	104	—	24	—	128

Year	Population	Families	Increase In	
			Population	Number of Families
1910	18,219			
1920	28,823	6,375	10,604	
1930	35,680	8,039	6,857	1,664
1935	35,319		361*	

Population: Increase, 23.8% (1920-1930); decrease, 1% (1930-1935)

Families: Increase, 26.1% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					240
1924					286
1925	122	98	4	3	227
1926	89	94	72	6	261
1927	122	84	32	5	243
1928	133	90	20	—	243
1929	288	30	229	3	550
1930	53	4	—	1	58
1931	30	—	—	2	32
1932	11	—	—	—	11
1933	13	2	—	—	15
1934	4	—	—	—	4
1935	5	—	—	—	5
1936	8	2	—	—	10
1937	17	—	—	—	17
1938	13	—	—	—	13

* Decrease.

Year	Population	Families	Increase In	
			Population	Number of Families
1910	43,697			
1920	42,529	9,353	1,168*	
1930	43,353	10,071	824	718
1935	43,472		119	

Population: Increase, 1.9% (1920-1930); increase, .3% (1930-1935)

Families: Increase, 7.7% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					107
1924					140
1925	48	86	30	3	167
1926	51	84	28	6	169
1927	52	112	52	1	217
1928	49	48	23	—	120
1929	48	40	21	—	109
1930	36	20	—	—	56
1931	36	28	4	—	68
1932	19	8	—	—	27
1933	9	4	—	—	13
1934	14	—	—	—	14
1935	8	—	—	—	8
1936	10	4	5	—	19
1937	11	—	—	1	12
1938	11	4	4	—	19

* Decrease.

Year	Population	Families	Increase In	
			Population	Number of Families
1910	8,047			
1920	10,874	2,504	2,827	
1930	14,700	3,542	3,826	1,038
1935	15,076		376	

Population: Increase, 35% (1920-1930); increase, 2.6% (1930-1935)

Families: Increase, 41% (1920-1930)

Saugus—Continued

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					151
1928	154	2	4	—	160
1929	107	—	—	—	107
1930	80	—	—	1	81
1931	58	—	—	1	59
1932	31	—	—	—	31
1933	20	—	—	—	20
1934	11	—	—	—	11
1935	7	—	—	—	7
1936	25	—	—	1	26
1937	22	—	—	—	22
1938	20	—	—	—	20

Somerville — 7th City

Year	Population	Families	Increase In	
			Population	Number of Families
1910	77,236			
1920	93,091	22,653	15,855	
1930	103,908	25,531	10,817	2,878
1935	100,773		3,135*	

Population: Increase, 11.6% (1920-1930); decrease, 2.9% (1930-1935)
 Families: Increase, 12.7% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1920					30
1921					119
1922					251
1923					355
1924					405
1925	11	178	300	65	554
1926	7	186	153	6	352
1927	4	212	176	7	399
1928	2	232	163	3	400
1929	15	70	205	—	290
1930	2	46	—	1	49
1931	7	44	—	—	51
1932	1	2	—	—	3
1933	2	2	—	—	4
1934	1	—	—	—	1
1935	2	—	—	—	2
1936	3	—	—	—	3
1937	2	—	—	—	2
1938	1	—	—	—	1

* Decrease.

Springfield — 3rd City

Year	Population	Families	Increase In	
			Population	Number of Families
1910	88,926			
1920	129,614	30,361	40,688	
1930	149,900	38,066	20,286	7,705
1935	149,642		258*	

Population: Increase, 15.5% (1920-1930); decrease, .2% (1930-1935)
 Families: Increase, 25.4% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					1,550
1924					2,276
1925	537	816	541	30	1,924
1926	542	364	498	6	1,410
1927	453	224	686	49	1,412
1928	413	90	121	26	650
1929	292	42	112	—	446
1930	202	34	48	—	284
1931	166	26	—	—	192
1932	70	8	—	—	78
1933	32	10	—	—	42
1934	19	—	—	1	20
1935	40	6	—	1	47
1936	88	4	24	2	118
1937	169	—	—	—	169
1938	159	6	—	—	165

* Decrease.

Taunton			Increase In	
Year	Population	Families	Population	Number of Families
1910	34,259			
1920	37,137	8,687	2,878	
1930	37,355	8,062	218	625*
1935	37,431		76*	

Population: Increase, .6% (1920-1930); decrease, .2% (1930-1935)
 Families: Decrease, 7.2% (1920-1930)

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					120
1924					144
1925	115	42	3	3	163
1926	88	22	—	1	111
1927	64	8	18	—	90
1928	51	8	—	—	59
1929	32	6	—	—	38
1930	25	2	—	—	27
1931	15	2	—	—	17
1932	23	—	—	—	23
1933	9	—	—	—	9
1934	5	—	—	—	5
1935	6	—	—	—	6
1936	7	—	—	—	7
1937	12	—	—	—	12
1938	5	—	—	—	5

* Decrease.

Waltham			Increase In	
Year	Population	Families	Population	Number of Families
1910	27,834			
1920	30,915	6,566	3,081	
1930	39,247	8,659	8,332	1,093
1935	40,557		1,310	

Population: Increase, 27% (1920-1930); increase, 3.3% (1930-1935)
 Families: 16.7% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					248
1924					230
1925	204	96	83	1	384
1926	134	78	104	29	345
1927	140	86	52	7	285
1928	188	96	43	19	346
1929	105	60	40	—	205
1930	76	16	34	—	126
1931	60	24	—	—	84
1932	28	2	8	—	38
1933	29	—	—	1	30
1934	17	4	4	1	26
1935	40	2	—	1	43
1936	45	2	20	1	68
1937	40	—	19	—	59
1938	83	4	—	—	87

Watertown			Increase In	
Year	Population	Families	Population	Number of Families
1910	12,875			
1920	21,457	4,664	8,582	
1930	34,913	8,248	13,456	3,584
1935	35,827		914	

Population: Increase, 62.7% (1920-1930); increase, 2.6% (1930-1935)
 Families: Increase, 76.8% (1920-1930)

Watertown—Continued
Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					762
1928	83	386	2	—	471
1929	69	152	—	—	221
1930	40	42	—	2	84
1931	70	28	—	—	98
1932	11	1	—	—	12
1933	6	1	—	—	7
1934	9	—	—	—	9
1935	11	8	—	—	19
1936	13	8	—	—	21
1937	19	8	—	—	27
1938	36	16	—	—	52

Wellesley			Increase In	
Year	Population	Families	Population	Number of Families
1910	5,413			
1920	6,224	1,394	811	
1930	11,439	2,664	5,215	1,270
1935	13,376		1,937	

Population: Increase, 83.7% (1920-1930); increase, 16.9% (1930-1935)
 Families: Increase, 91% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					180
1928	151	4	—	2	157
1929	109	—	3	—	112
1930	76	—	—	—	76
1931	89	—	—	—	89
1932	52	—	—	—	52
1933	80	—	—	—	80
1934	72	—	—	—	72
1935	114	—	—	—	114
1936	200	—	—	—	200
1937	213	—	—	—	213
1938	113	—	—	—	113

Westfield			Increase In	
Year	Population	Families	Population	Number of Families
1910	16,044			
1920	18,604	4,211	2,560	
1930	19,775	4,684	1,171	473
1935	18,788		987*	

Population: Increase, 6.3% (1920-1930); decrease, 5% (1930-1935)
 Families: Increase, 11.2% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					65
1924					116
1925	95	26	—	8	129
1926	82	18	4	—	104
1927	59	14	24	1	98
1928	40	10	16	—	66
1929	59	4	16	1	80
1930	31	2	—	—	33
1931	31	—	—	—	31
1932	3	—	—	—	3
1933	12	—	—	—	12
1934	3	—	—	—	3
1935	2	—	—	—	2
1936	7	—	—	—	7
1937	27	2	—	—	29
1938	15	—	—	—	15

* Decrease.

West Springfield			Increase In	
Year	Population	Families	Population	Number of Families
1910	9,224			
1920	13,443	3,114	4,219	
1930	16,684	4,113	3,241	999
1935	17,118		434	

Population: Increase, 24% (1920-1930); increase, 2.6% (1930-1935)

Families: Increase, 32% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					177
1928	60	—	24	—	84
1929	39	4	—	—	43
1930	26	2	—	—	28
1931	28	—	—	—	28
1932	11	—	—	—	11
1933	10	—	—	—	10
1934	2	—	—	—	2
1935	12	—	—	—	12
1936	26	—	—	5	31
1937	33	4	—	—	37
1938	31	—	—	—	31

Winchester			Increase In	
Year	Population	Families	Population	Number of Families
1910	9,309			
1920	10,485	2,381	1,176	
1930	12,719	2,963	2,234	582
1935	13,371		652	

Population: Increase, 21% (1920-1930); increase, 5.1% (1920-1935)

Families: Increase, 24% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					105
1928	103	42	—	—	145
1929	95	—	26	—	121
1930	85	2	—	—	87
1931	72	6	—	—	78
1932	21	—	—	—	21
1933	37	—	—	—	37
1934	23	—	—	—	23
1935	41	—	—	—	41
1936	86	—	—	—	86
1937	56	—	—	—	56
1938	50	2	—	—	52

Winthrop			Increase In	
Year	Population	Families	Population	Number of Families
1910	10,132			
1920	15,455	3,760	5,323	
1930	16,852	4,252	1,397	492
1935	17,001		149	

Population: Increase, 9% (1920-1930); increase, .8% (1930-1935)

Families: Increase, 13% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1927					119
1928	20	58	—	—	78
1929	39	32	—	—	71
1930	37	20	—	1	58
1931	30	—	—	—	30
1932	13	2	—	—	15
1933	7	—	—	—	7
1934	5	—	—	—	5
1935	21	—	—	—	21
1936	18	—	—	—	18
1937	18	2	—	—	20
1938	21	2	—	—	23

Woburn			Increase In	
Year	Population	Families	Population	Number of Families
1910	15,308			
1920	16,574	3,572	1,266	
1930	19,434	4,316	2,860	1,266
1935	19,695		261	

Population: Increase, 17.3% (1920-1930); increase, 1.3% (1930-1935)
 Families: 20.8% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					104
1924					97
1925	77	18	4	3	102
1926	66	4	—	—	70
1927	64	4	6	—	74
1928	66	10	—	1	77
1929	45	4	—	—	49
1930	32	2	—	—	34
1931	26	4	—	—	30
1932	17	—	—	—	17
1933	11	—	—	—	11
1934	9	—	—	—	9
1935	6	—	—	1	7
1936	14	—	—	—	14
1937	15	—	—	—	15
1938	7	—	—	—	7

Worcester — 2nd City			Increase In	
Year	Population	Families	Population	Number of Families
1910	145,986			
1920	179,754	39,230	33,768	
1930	195,311	45,853	15,557	6,623
1935	190,471		4,840*	

Population: Increase, 8.5% (1920-1930); decrease, 2.5% (1930-1935)
 Families: Increase, 16.9% (1920-1930)

Number of Family Accommodations Provided in New Housekeeping Dwellings

Year	One-Family	Two-Family	Multi-Family	With Stores Therein	Total All Kinds
1923					1,032
1924					1,653
1925	702	354	657	28	1,741
1926	656	196	605	8	1,465
1927	469	134	178	14	795
1928	324	78	72	—	474
1929	278	52	49	—	379
1930	210	58	18	8	294
1931	211	10	3	1	225
1932	122	8	3	—	133
1933	90	—	—	—	90
1934	108	2	—	—	110
1935	98	2	—	1	101
1936	194	4	—	—	198
1937	236	—	—	—	236
1938	223	2	3	—	228

* Decrease.

REPORT ON HOUSING CONDITIONS IN CERTAIN CITIES

City of Haverhill, Massachusetts

A survey of the city showed that there were three major areas in which there was substandard housing. These are shown upon the accompanying map and are numbered "1," "2" and "3." Area No. 3 is in the worst physical condition and should, in our judgment, be the first to receive consideration for improvement. Area No. 1 is relatively small but also in bad condition. It is, however, encroached on all sides by business and until such time as a definite trend is established, either for business or residence to determine its definite character, we suggest that no new housing be done in this area.

Area No. 2 at the present time is in fair condition. Signs of deterioration are apparent in spots and eventually it might become a bad area. Some improvement of this area should be made at a later date to revive the neighborhood and re-establish values.

Since Area No. 3 was first choice for a rehousing project, a more detailed real property study — a compilation of which follows — was made of this section (see Plan). It contains about 43.3 acres and the records show the following facts: There were within this area a total of 225 properties with a valuation of \$713,680. Eighteen of these properties with a valuation of \$8,450 were owned by the City and there were 18 properties with a valuation of \$29,350 upon which the City held tax title.

These facts would seem to indicate that aside from its investment in streets, utilities, etc., the City has a considerable interest in this area. Taxes are delinquent in a great many cases and without question the City spends each year in maintenance many times its income from this area. Any improvement, therefore, in this section would be of distinct benefit to the social and economic welfare of the City.

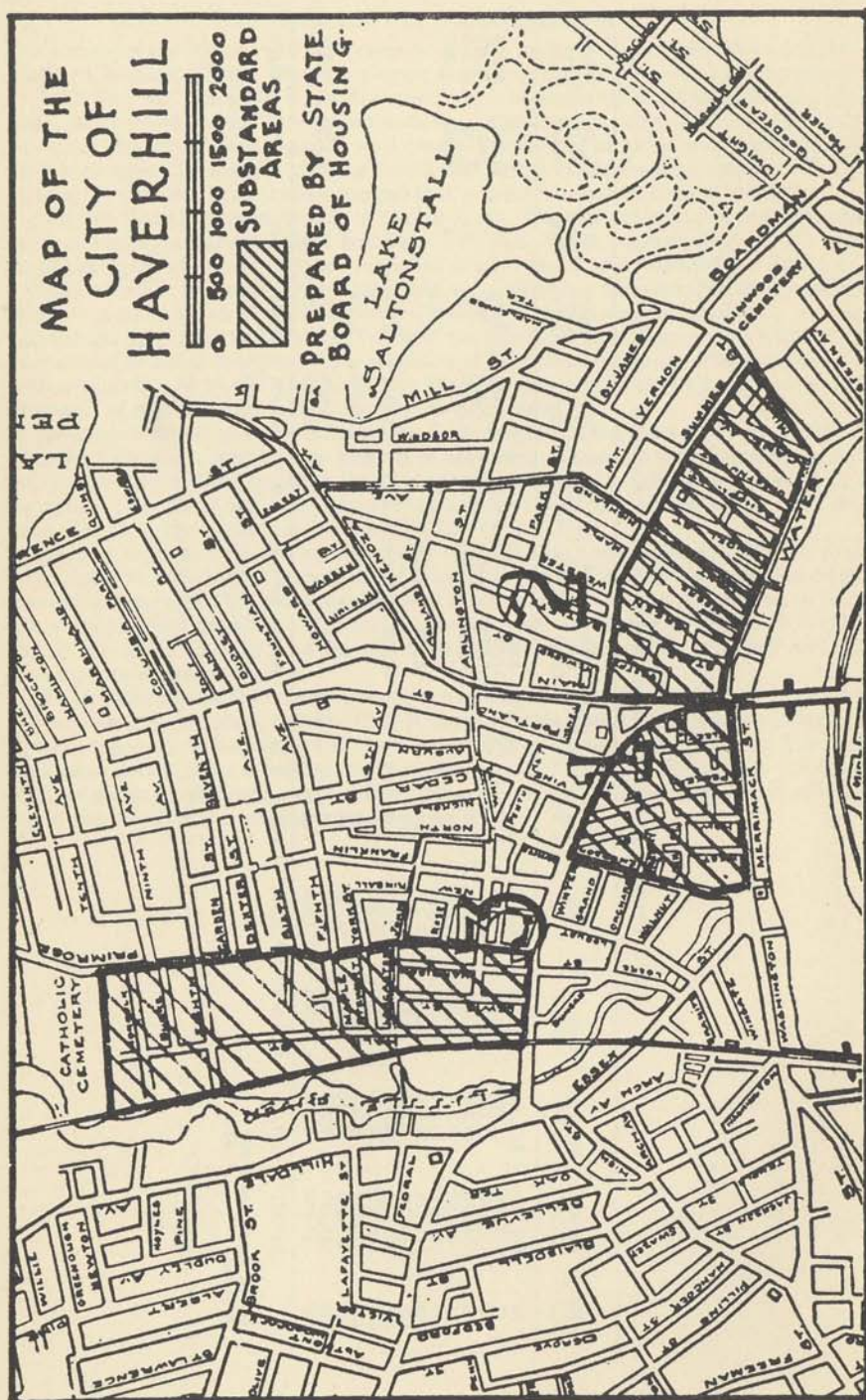
We have made a study of a section of this area (see Plan) containing 6.4 acres, to show what could be done by the demolition of existing properties and rebuilding with modern low-rental housing. This particular site was selected because the houses seemed to be in the worst physical condition. The project has not been worked out in detail but is sufficiently advanced to determine the accommodations which could be provided and the approximate cost of same.

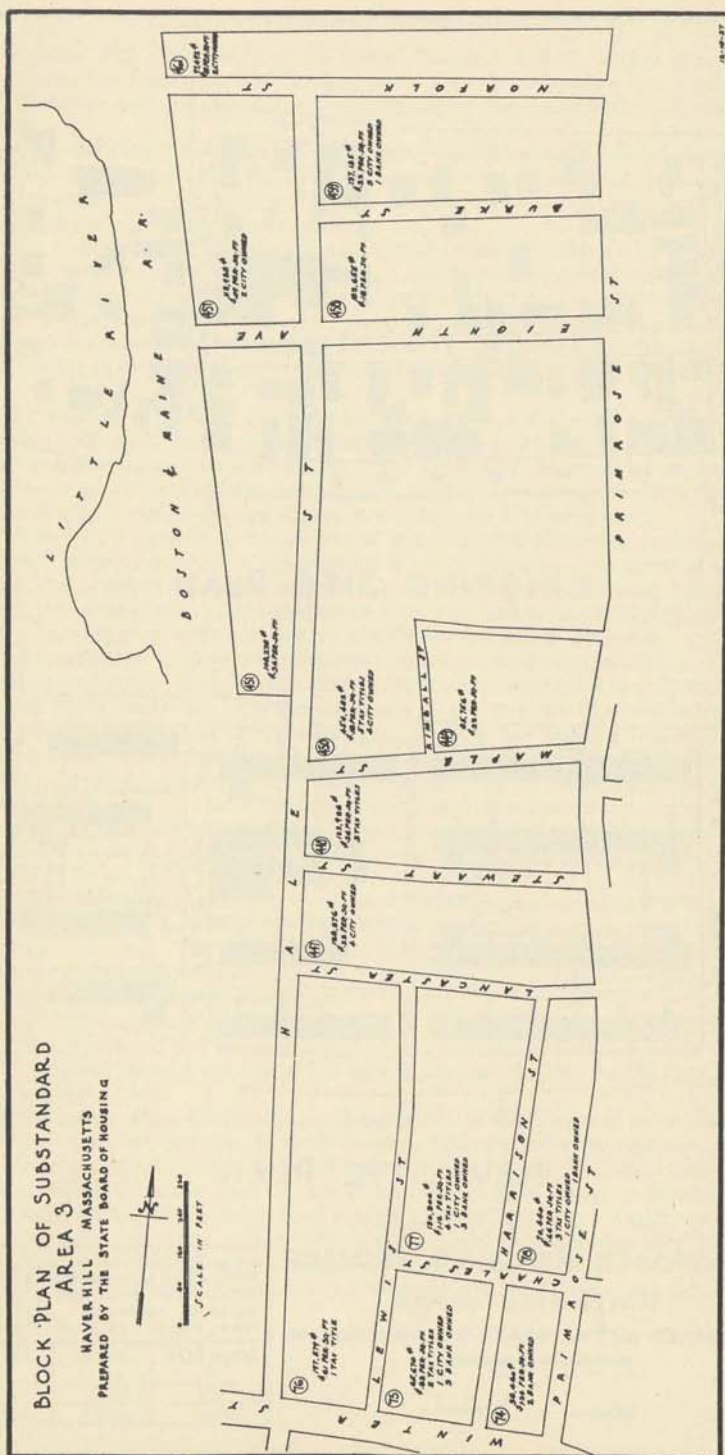
We feel that the need for such housing can be demonstrated in the City of Haverhill. We recommend, therefore, that the City of Haverhill establish a local Housing Authority in accordance with Chapter 449 of the Acts of 1935 and when such Authority has been organized that it make a further study of the housing conditions throughout the City, with a view to developing a comprehensive long-range plan for the clearance and rebuilding of the substandard housing areas.

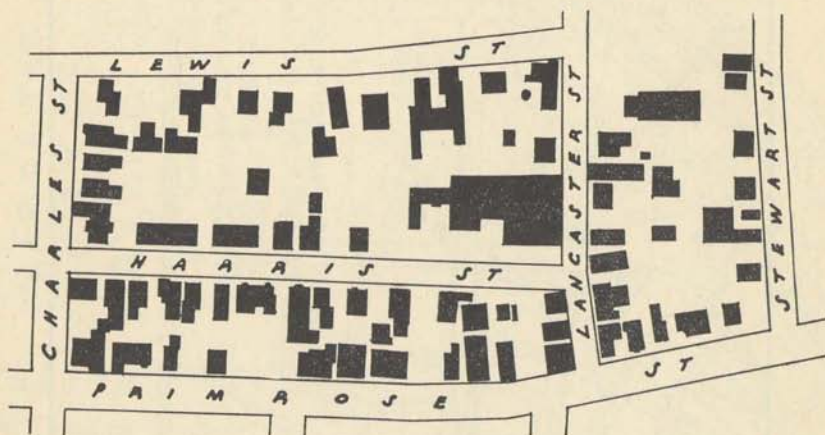
Real Property Data on Substandard Area No. 3—Haverhill

Block No.	Sq. Ft. Land	Value of Land	Value of Bldgs.	Total Value	Value per Sq. Ft.	No. of Tax Titles	Sq. Ft. Tax Titles	Val. Tax Titles	No. City Owns	Sq. Ft. City Owns	Value City Owns	No. Bank Owns	Sq. Ft. Bank Owns	Value Bank Owns
76	197,579	\$45,500	\$85,725	\$131,225	\$.61	1	5,540	\$450						
77	130,300	11,105	140,550	151,655	1.16	4	11,030	5,575	1	2,140	\$550	3	14,400	\$9,525
78	70,440	11,725	33,350	45,075	.64	3	7,430	4,025	1	2,312	625	1	1,800	1,275
75	65,670	18,250	36,400	54,650	.83	2	13,260	5,900	1	2,430	200	3	15,420	16,550
74	38,460	9,725	38,025	47,750	1.24							2	10,980	1,850
447	128,376	15,300	13,950	29,250	.23				4	16,847	1,475			
448	122,926	11,875	19,500	31,375	.26	3	43,653	4,350						
449	85,756	5,750	13,425	19,175	.22									
450	454,482	25,300	56,775	82,075	.18	5	68,502	9,050	4	35,351	2,550			
451	108,278	7,975	31,350	39,325	.36									
457	118,938	6,925	3,600	10,525	.09				2	24,808	1,150			
458	132,655	6,350	17,775	24,125	.18				3	29,876	975	1	6,570	1,375
459	137,135	8,075	21,600	29,675	.22				2	22,320	925			
461	97,492	3,750	14,050	17,800	.18									
	1,888,487	\$187,605	\$526,075	\$713,680	\$.38	18	149,415	\$29,350	18	136,084	\$8,450	10	49,170	\$30,575

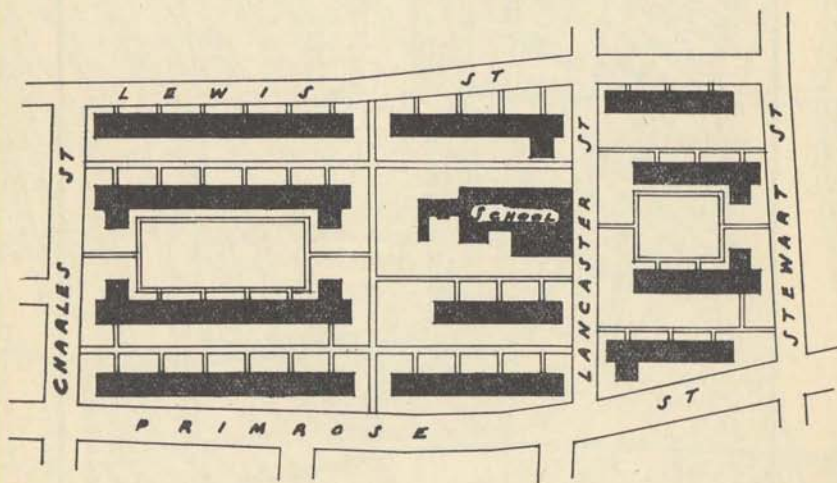
No. of Properties — 225
Acreage — 43.3







EXISTING SITE PLAN

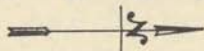


NEW SITE PLAN

PROPOSED HOUSING PROJECT HAVERHILL MASS

PREPARED BY THE STATE BOARD OF HOUSING

0 80 160 240



SCHEDULE		
TOTAL AREA LAND	62 ACRES	271,283 ^{sq}
TOTAL AREA BUILDINGS		71,143 ^{sq}
BUILDING COVERAGE		26.2%
TOTAL PROJECT COST APR		\$1,600,000
ROOM TYPE	UNITS	ROOMS
3	48	144
4½	250	1161
TOTAL	306	1305

City of Lawrence, Massachusetts

In compliance with a request from His Honor, Walter A. Griffin, Mayor of Lawrence, Massachusetts, the State Board of Housing made a study of housing conditions in the City of Lawrence and submitted the following report with accompanying plans and documents.

A survey of the City showed that there are many small areas and three major areas in which there is substandard housing. These major areas are shown on the accompanying map and numbered "1," "2" and "3." All three areas are in bad physical condition and indicate inadequate housing accommodations.

Area No. 1 showed more deterioration in sections than the others. Its proximity to the Common would indicate its desirability as a continued residential area. It also contains many public buildings which would be protected by an improved environment. Therefore, we feel that this area should receive first consideration for improvement.

Area No. 2 contains much bad housing and in any long-range program should be redeveloped, but for the reasons above mentioned, we feel that Area No. 2 should be second choice.

Area No. 3, while it presents all the bad housing features of the other areas, contains considerable substantial business. Its location would indicate that it might eventually develop into a second business zone for the City. This would be beneficial since it would eliminate most of the bad housing and produce greater revenue for the City. Until the trend in this area is definitely established, it should remain third choice.

Since Area No. 1 appears to be the logical location for a rehousing project, a more detailed real property study — a compilation of which follows — was made of this section. It contains about 32½ acres and the records disclosed the following facts. There are within this area a total of 351 properties with a valuation of \$3,137,250. Seventy-three of these properties with a valuation of \$524,175 are owned by banks.

The large number of bank-owned properties indicates a distressed condition. The City and the community have a large stake in the area in their investment in utilities, streets, schools and public buildings. Any improvement in the area which would salvage and stabilize this investment and at the same time improve the housing conditions of its inhabitants would be beneficial both to the social and economic welfare of the whole City. Any part of this area would lend itself as a sound location for a housing project for the low-income group.

We have made a study of a section of this area containing 13.6 acres to show what could be done by the demolition of existing properties and rebuilding with modern low-rent housing. In selecting this particular site we were influenced by the fact that two public buildings could be included in the plan of the development and that a large frontage could be had upon the Common. Further, the property valuations were less than in other parts of the area. The project has not been worked out in detail but the accompanying plan and financial statements will indicate the accommodations which could be provided and the approximate cost of same.

The records show that from the period 1929 to 1937 inclusive there were 147 family accommodations erected and 884 demolished. This, together with an increase of approximately 40 families, shows a net loss of 777 family accommodations for the City of Lawrence during this period.

Under the terms of the United States Housing Act of 1937, monies have been made available for loans and subsidies to local Housing Authorities for the clearance and rebuilding of substandard housing areas with modern housing for the low-income groups.

We recommend, therefore, that in view of the evident need for better housing in the City of Lawrence, the City Government establish a local Housing Authority in accordance with Chapter 449 of the Acts of 1935, and when such Authority has been organized that it make a study of the housing conditions throughout the city with a view to developing a comprehensive long-range plan for the clearance and rebuilding of the substandard housing areas.

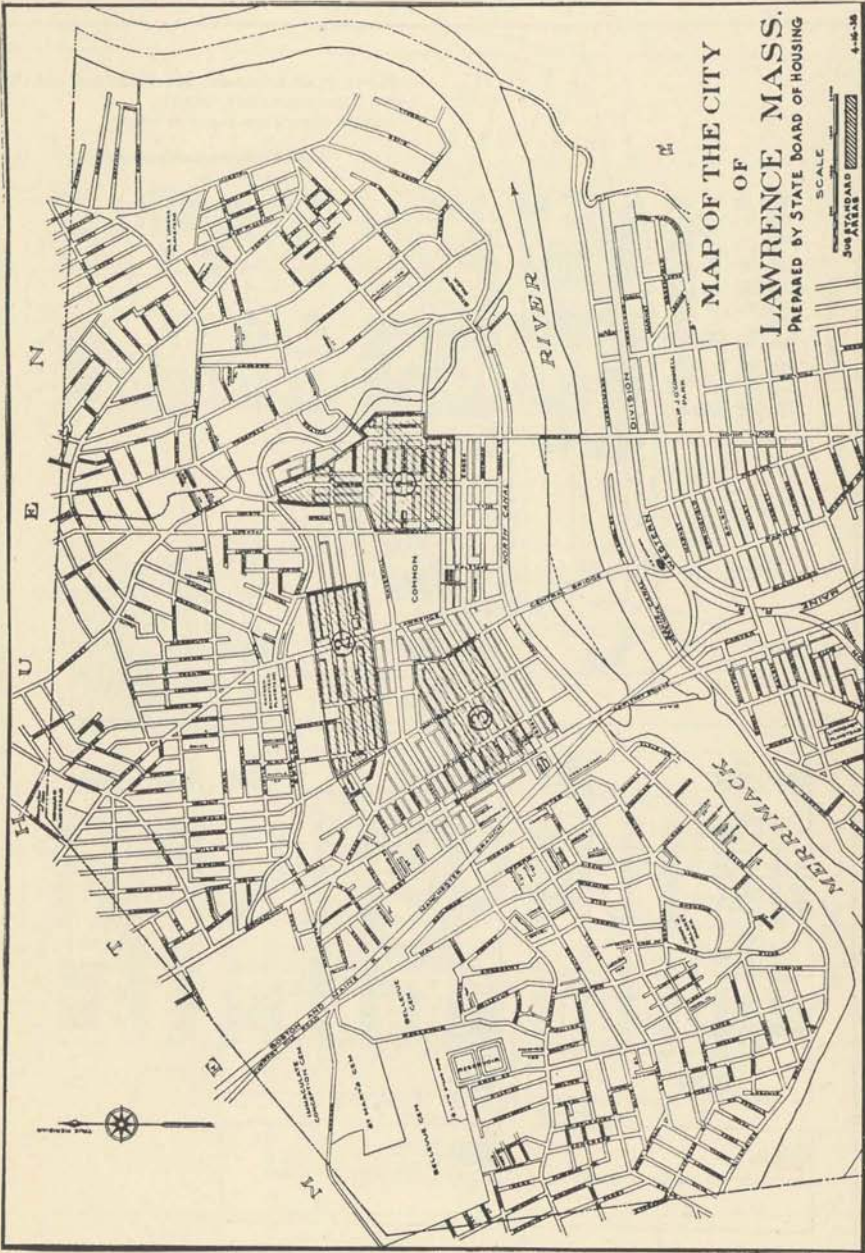
Real Property Data on Substandard Area No. 1 — Lawrence

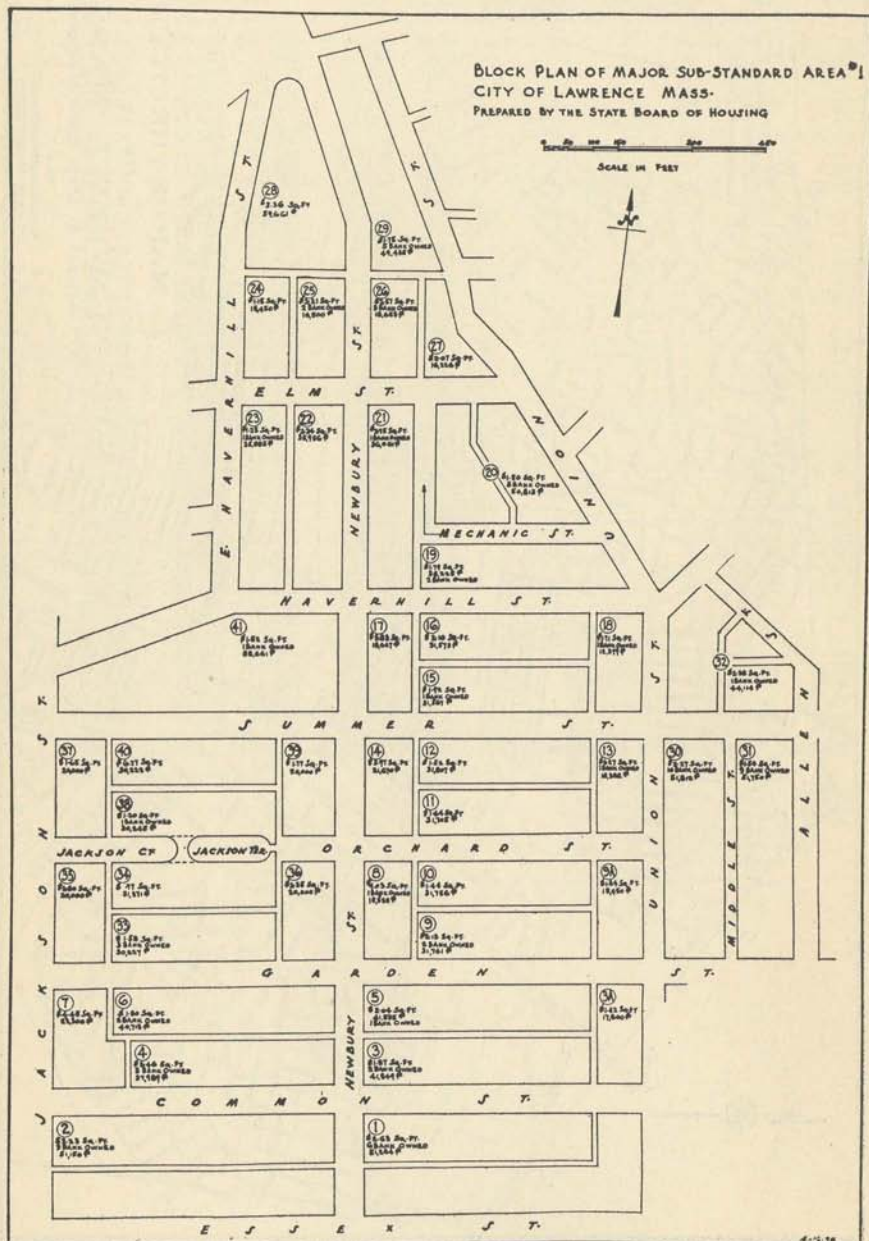
Block No.	Sq. Ft. Land	Value Bldgs.	Value Land	Total Value	Value Per Sq. Ft.	Num-ber City Owns	Sq. Ft. City Owns	Value City Owns	Num-ber Bank Owns	Sq. Ft. Bank Owns	Value Bank Owns
1	51,264	\$69,400	\$65,250	\$134,650	\$2.63	—	—	—	6	16,273	\$57,750
2	51,150	91,900	73,300	165,200	3.23	—	—	—	9	27,916	66,000
3	41,849	38,000	40,200	78,200	1.87	—	—	—	2	3,214	5,800
3A	17,600	9,200	15,850	25,050	1.42	—	—	—	—	—	—
4	37,989	50,000	43,575	93,575	2.46	—	—	—	3	9,967	47,875
5	41,585	55,400	29,475	84,875	2.04	1	6,689	\$14,350	1	—	—
6	40,713	46,300	26,800	73,100	1.80	—	—	—	2	2,790	3,675
7	23,300	76,400	27,350	103,750	4.45	—	—	—	—	—	—
8	18,588	58,600	16,250	74,850	4.03	—	—	—	1	2,046	9,250
9	31,741	51,700	15,850	67,550	2.13	—	—	—	2	5,580	18,275
9A	18,450	17,000	16,875	33,875	1.84	—	—	—	—	—	—
10	31,756	29,750	15,900	45,650	1.44	—	—	—	—	—	—
11	31,705	35,200	16,800	52,000	1.64	—	—	—	—	—	—
12	31,807	32,150	16,125	48,275	1.52	—	—	—	—	—	—
13	18,382	24,400	17,275	41,675	2.27	—	—	—	1	4,048	11,125
14	21,670	68,500	17,625	86,125	3.97	—	—	—	—	—	—
15	31,567	44,100	16,375	60,475	1.92	—	—	—	1	4,615	12,375
16	31,573	48,725	17,475	66,200	2.10	—	—	—	—	—	—
17	18,647	36,550	16,175	52,725	2.83	—	—	—	—	—	—
18	12,399	9,300	11,950	21,250	1.71	—	—	—	1	3,720	7,500
19	36,225	43,225	21,500	64,725	1.79	—	—	—	2	—	—
20	50,813	72,600	19,075	91,675	1.80	—	—	—	5	12,736	31,575
21	36,061	71,100	28,075	99,175	2.75	—	—	—	1	2,976	12,225
22	35,986	56,600	23,975	80,575	2.24	1	7,352	\$20,875	—	—	—
23	35,885	28,200	16,650	44,850	1.25	1	8,267	5,125	1	4,092	4,375
24	18,450	12,450	8,800	21,250	1.15	—	—	—	—	—	—
25	16,800	26,300	10,825	37,125	2.21	—	—	—	2	6,510	12,900
26	18,653	35,500	12,450	47,950	2.57	—	—	—	3	8,863	23,675
27	16,226	26,900	6,700	33,600	2.07	—	—	—	—	—	—
28	59,612	177,500	22,850	200,350	3.36	—	—	—	—	—	—
29	49,435	65,150	21,200	86,350	1.75	—	—	—	5	20,916	45,075
30	51,812	70,100	47,650	117,750	2.27	—	—	—	10	25,134	62,875
31	51,750	57,100	22,400	79,500	1.54	—	—	—	9	33,350	38,775
32	44,114	73,800	31,300	105,100	2.38	—	—	—	1	6,000	25,400
33	30,227	29,550	18,125	47,675	1.58	—	—	—	3	11,160	16,875
34	31,371	11,500	12,550	24,050	.77	—	—	—	—	—	—
35	20,000	40,000	16,000	56,000	2.80	—	—	—	—	—	—
36	20,000	32,300	14,650	46,950	2.35	1	6,000	14,800	—	—	—
37	20,000	13,000	20,000	33,000	1.65	—	—	—	—	—	—
38	30,245	24,050	12,100	36,150	1.20	—	—	—	1	8,370	6,350
39	20,000	21,200	14,125	35,325	1.77	—	—	—	—	—	—
40	30,222	186,600	18,075	204,675	6.77	—	—	—	—	—	—
41	88,661	72,850	61,550	134,400	1.52	—	—	—	1	2,620	4,450

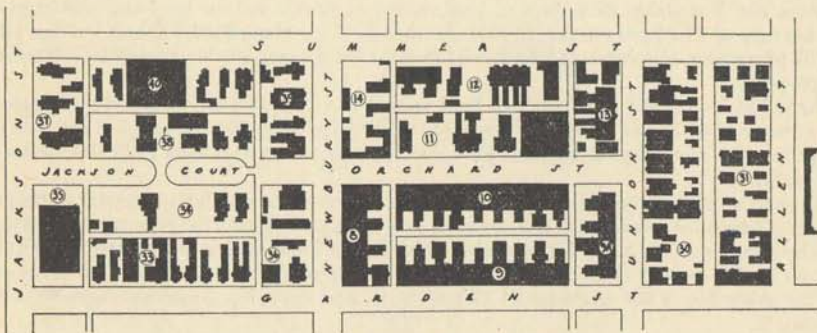
1,416,283 \$2,140,150 \$997,100 \$3,137,250 \$2.22 4 28,308 \$55,150 73 222,896 \$524,175

Number of properties — 351.

Acreage — 32.5.



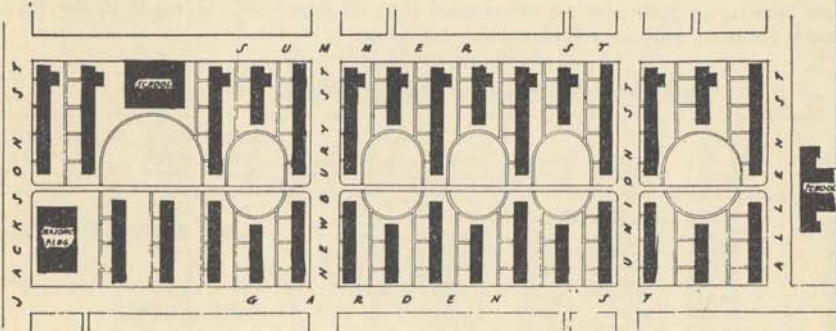
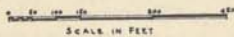




PLOT PLAN OF EXISTING HOUSING

Block No.	Ac. of Land	Value	Area	Value	Ac. of Land	Value
1	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
2	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
3	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
4	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
5	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
6	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
7	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
8	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
9	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
10	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
11	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
12	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
13	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
14	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
15	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
16	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
17	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
18	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
19	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
20	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
21	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
22	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
23	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
24	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
25	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
26	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
27	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
28	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
29	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
30	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
31	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
32	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
33	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
34	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
35	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
36	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
37	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
38	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
39	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
40	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
41	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
42	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
43	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
44	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
45	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
46	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
47	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
48	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
49	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
50	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
51	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
52	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
53	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
54	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
55	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
56	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
57	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
58	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
59	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
60	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
61	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
62	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
63	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
64	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
65	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
66	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
67	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
68	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
69	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
70	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
71	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
72	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
73	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
74	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
75	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
76	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
77	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
78	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
79	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
80	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
81	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
82	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
83	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
84	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
85	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
86	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
87	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
88	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
89	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
90	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
91	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
92	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
93	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
94	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
95	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
96	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
97	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
98	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
99	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111
100	0.1111	\$1,111	0.1111	\$1,111	0.1111	\$1,111

STUDY FOR PROPOSED HOUSING PROJECT LAWRENCE MASS. PREPARED BY THE STATE BOARD OF HOUSING



PLOT PLAN OF PROPOSED HOUSING

BUILDINGS - 3 STORIES
FOR FAMILIES ONLY
REG. ROOMS
COVERAGE 22.75
TOTAL COST APPROX. \$1,100,000

Real Property Data on Substandard Area No. 2—Somerville

Block No.	Sq. Ft., Land	Value, Bldgs.	Value, Land	Total Value	Value per Sq. Ft.	Number City or State Owns	Sq. Ft., City or State Owns	Value, City or State Owns	Number, Bank Owns	Sq. Ft., Bank Owns	Value, Bank Owns	Number, Tax Titles	Value, Tax Titles
15	42,400	\$49,200	\$31,700	\$80,900	\$1.91	1 S*	1,200S	\$600S				6	\$32,600
16	100,035	91,200	36,600	127,800	1.28								
17	108,644	121,300	43,000	164,300	1.32				4	10,000	\$22,500		
18	96,896	115,100	46,300	161,400	1.67				6	26,052	50,300	3	13,500
19	89,063	149,000	42,100	191,100	2.15				2	5,600	6,400		
20	166,061	128,400	58,900	187,300	1.13				4	11,182	29,700	5	9,800
21	172,991	303,100	66,900	370,000	2.14	1 C*	43,927C	372,800C	1	3,600	8,900	2	4,700
22	134,262	402,600	49,600	452,200	3.37	2 S*	1,808S	600S				2	9,500
23	27,347	27,900	13,000	40,900	1.50							1	3,700
24	75,676	69,800	27,700	97,500	1.29				2	8,080	9,400	1	1,800
25	150,039	155,400	54,200	209,600	1.40	1 S*	761S	300S	2	7,271	10,400	3	16,300
26	39,788	48,400	17,500	65,900	1.66				1	5,000	5,000	4	20,000
27	187,111	209,200	75,800	285,000	1.52				7	23,341	37,100	3	17,400
28	63,558	80,900	32,300	113,200	1.78				2	5,865	24,000	1	
29	59,434	95,300	23,700	119,000	2.00	1 C*	16,767C	66,500C	1	6,119	8,700	1	1,700
30	134,659	85,600	50,700	136,300	1.01				2	6,706	7,300	1	5,400
	1,647,964	\$2,132,400	\$670,000	\$2,802,400	\$1.70	2 C* 4 S*	60,694C* 3,769S*	\$439,300C* 1,500S*	34	118,816	\$219,700	33	\$136,400

Number of Properties — 402

Acreage — 37.8

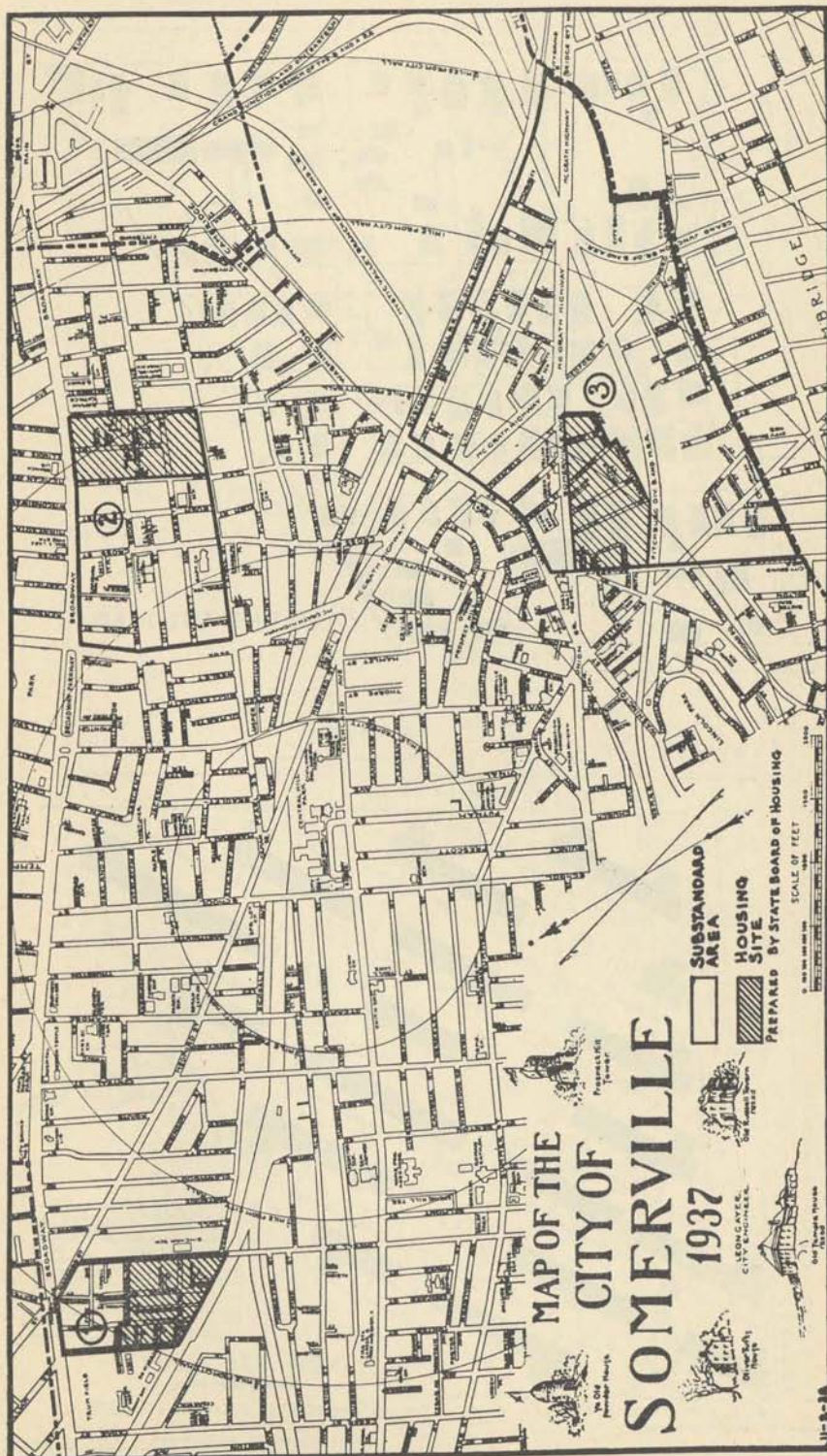
C*—City Owned; S*—State Owned.

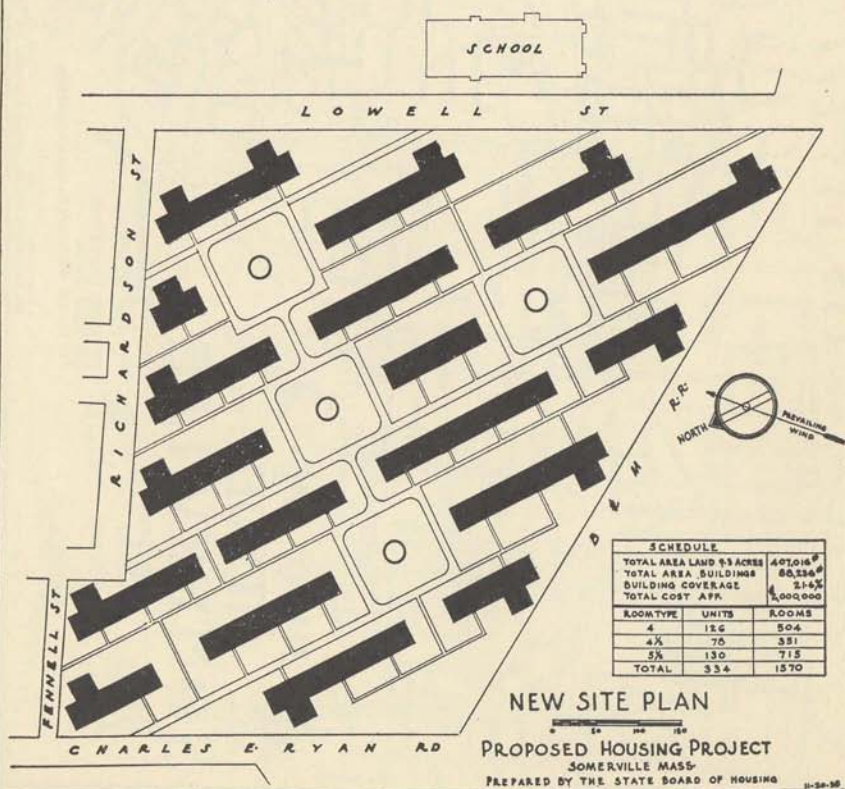
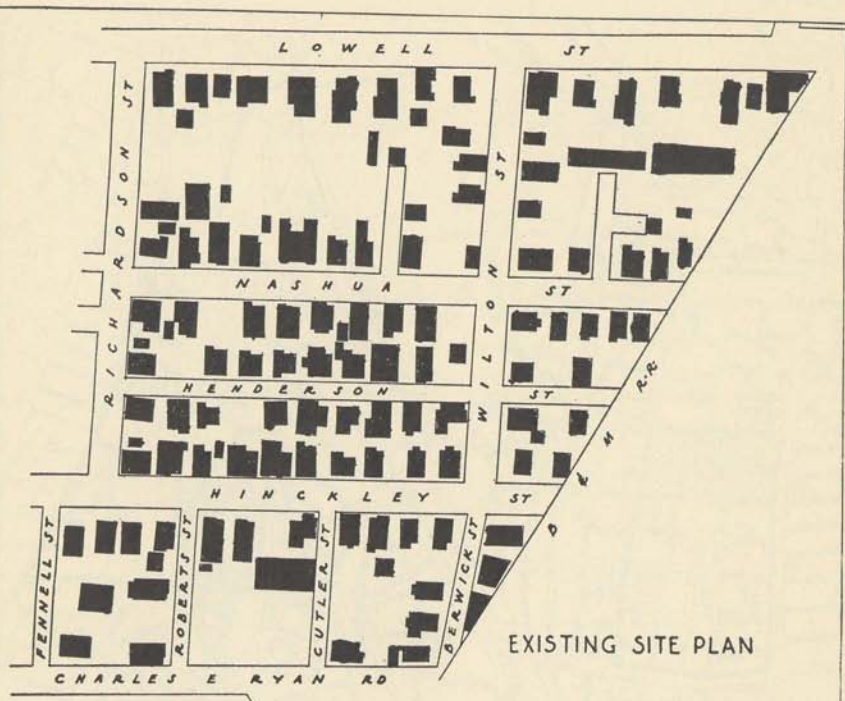
Note City owns a school on Block 29; total value, \$66,500.

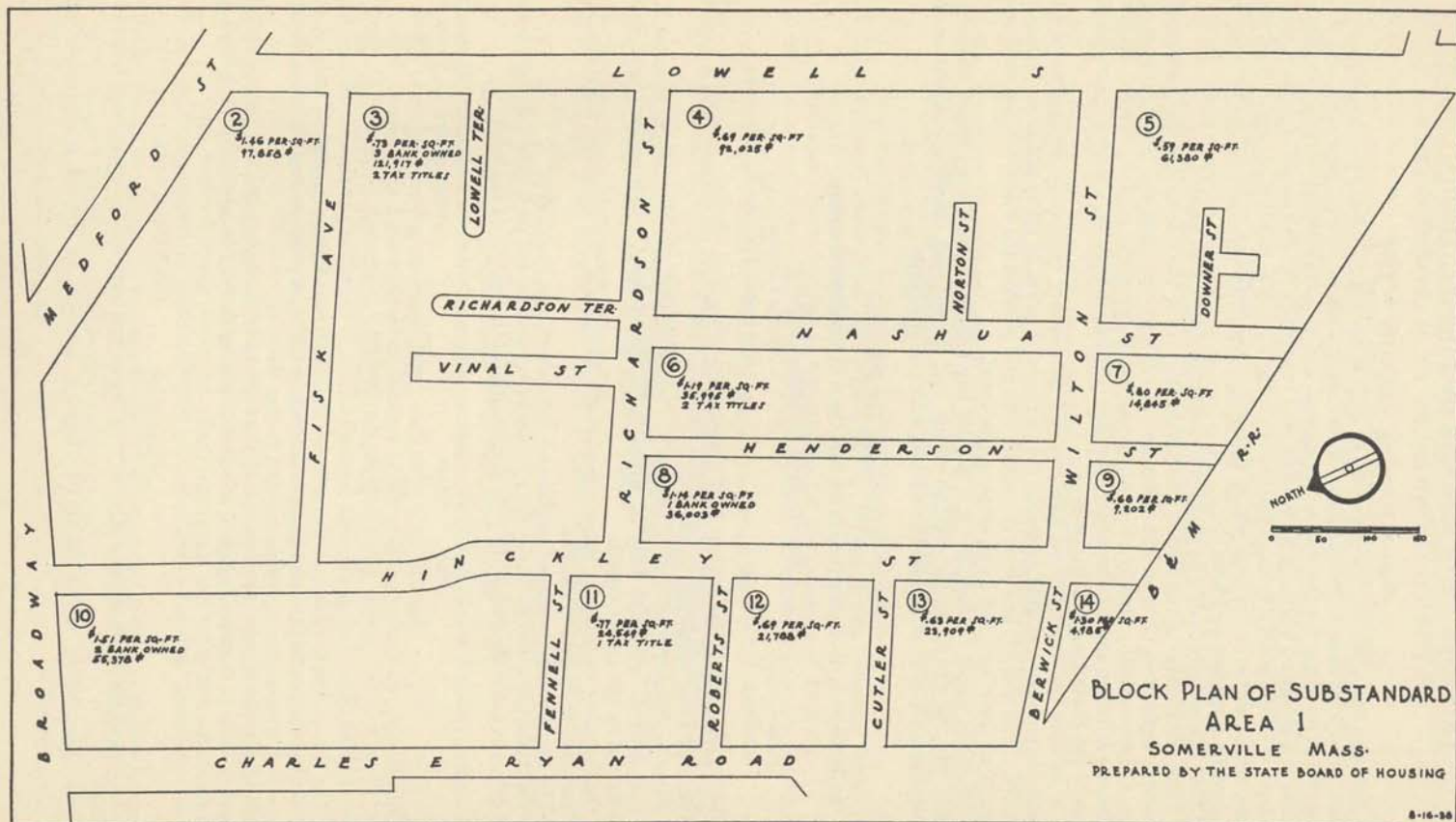
City owns a vocational school on Block 22; total value, \$372,800.

Real Property Data on Substandard Area No. 3 — Somerville

Block No.	Sq. Ft., Land	Value, Bldgs.	Value, Land	Total Value	Value per Sq. Ft.	Number, City Owns	Sq. Ft., City Owns	Value, City Owns	Number, Bank Owns	Sq. Ft., Bank Owns	Value, Bank Owns	Number, Tax Titles	Value, Tax Titles								
31	412,872	\$408,600	\$127,300	\$535,900	\$1.30	2	22,700	\$6,300	15	41,675	\$28,400	12	\$72,700								
32	217,671	109,600	64,300	173,900	.80				2	11,962	5,900	13	34,800								
33	75,050	113,800	26,000	139,800	1.86	1	21,964	54,500	2	16,614	15,500	15	54,500								
34	89,591	563,600	45,000	608,600	1.08							1	1,655	3,700	4	7,800					
35	259,282	186,250	82,550	268,800	1.04							1	3,987	12,000	3	19,500					
36	114,232	74,100	46,900	121,000	1.06																
37	818		600	600	.73																
38	143,342	126,000	76,900	202,900	1.42																
39	107,704	169,900	44,700	214,600	1.99				2	3,785	10,100	2	4,200								
40	68,939	133,800	28,800	162,600	2.36																
41	110,159	309,800	60,400	370,200	3.36				2			2	3,961	10,400	4	6,400					
42	234,327	93,800	75,000	168,800	.72										1	5,616	6,500	6	54,800		
43	85,591	65,100	21,400	86,500	1.01	9	35,290	29,900												10	40,800
44	110,054	59,800	27,700	87,500	.80																
45	55,261	67,100	21,300	88,400	1.60																
46	45,028	33,700	14,200	47,900	1.06																
47	301,887	336,400	205,500	541,900	1.80	3	44,664	\$60,800				35	124,545	\$122,400	75	\$331,800					
48	172,483	189,900	50,400	240,300	1.39																
49	66,549	49,300	17,900	67,200	1.01																
50	18,202	23,000	6,300	29,300	1.61	3	44,664	\$60,800				35	124,545	\$122,400	75	\$331,800					
51	116,599	81,700	47,500	129,200	1.11																
52	1,032,939	532,500	423,700	956,200	.93																
53	354,551	556,900	212,700	769,600	2.17																
54	594,403	1,035,400	368,200	1,403,600	2.36																
55	149,024	284,600	101,100	385,700	2.59																
Total Properties — 699 Acreage — 113.32 City owns a playground at vacant lot on Block No. 31; total value, \$6,300. City owns Clark Bennett School on Block No. 35; total value, \$54,500.																					







EXCERPTS FROM REPORTS OF HOUSING AUTHORITIES IN THE COMMONWEALTH OF MASSACHUSETTS

Boston Housing Authority — 1938

Although the Authority was organized in 1935, it was not until this year that it became possible to formulate a definite plan for the elimination of substandard areas and the erection of dwellings for the low-income groups, and to move forward to the accomplishment of a program, which, if carried out, will eventually see thousands of persons now housed in substandard dwellings rehoused in modern, simple, substantial, low-cost dwellings, which will arise on sites where formerly stood dwellings unfit for occupancy, if judged by a modern standard.

That this program could be planned is primarily due to four causes:

First, the passage of the United States Housing Act of 1937; secondly, the passage of enabling legislation, Chapter 484 of the Acts of 1938, by the Great and General Court of the Commonwealth; thirdly, the whole-hearted cooperation of His Honor, Mayor Maurice J. Tobin, and the Honorable, the City Council, and finally, the splendid cooperation of all these agencies, local, state and national.

In its work the Authority has tried to avoid unnecessary expense by making use of all available material and data produced over a period of years by many public and private bodies. In so doing it has come in contact with and received the whole-hearted cooperation of all these agencies, local, state and national.

No report would be complete if it did not pay tribute to the United States Housing Authority, its Administrator, Nathan Straus, and the untiring, unfailing cooperation of every member of its staff who has worked with this Authority.

Organization and Personnel

On January 1, 1938, the Authority had the following membership:

John Carroll Bradbury F. Cushing	Harold Field Kellogg, <i>Chairman</i> George Greene Reverend Thomas R. Reynolds
-------------------------------------	---

The permanent staff on that date consisted of a director, an engineer and a typist clerk, only three employees in all.

Early in January, the term of George V. Greene expired and His Honor, Maurice J. Tobin, Mayor, appointed John A. Breen to fill the vacancy, which appointment was confirmed by the City Council.

On February 19, John A. Breen was elected Chairman of the Authority for the term of one year from date of election.

The membership continued unchanged throughout the year 1938.

The following schedule shows the number of persons on the payroll of the Authority at different intervals during the year and illustrates the growth of the work:

1938	Central Office	Old Harbor Village	1938	Central Office	Old Harbor Village
Jan. 31	3	0	Aug. 31	5	57
Apr. 30	4	33	Sept. 30	5	62
May 31	4	66	Oct. 31	6	60
June 30	4	56	Nov. 30	7	51
July 31	4	57	Dec. 31	12	45

The decrease in the number of employees at Old Harbor Village during the latter part of the year is due to the concluding of the tenant selection program and the consequent lay-off of temporary employees engaged in that work.

Similarly the increase in personnel of the Central Office during the last month of the year was due to the building up of the staff to cope with work to be done in the program to which the Authority has committed itself.

Chronology

An idea of the work of the Authority may be gained from the following brief resume:
1938

1-21. Earmarking of \$9,000,000 for housing projects by United States Housing Authority.

- 2-18. Discussion of proposed lease of Old Harbor Village with United States Housing Authority.
- 2-19. John A. Breen elected Chairman.
- 2-19. Sub-committee on Finance and Tenant Investigation elected.
- 2-19. Memo of understanding regarding lease of Old Harbor Village with United States Housing Authority ratified.
- 2-23. Lewis H. Weinstein, Assistant Corporation Counsel elected Temporary Clerk.
- 2-27. Mayor Maurice J. Tobin and City Council visit Old Harbor Village.
- 2-28. Appropriation of \$20,000 for 1938 voted by City Council.
- 3-1. First employees on Tenant Investigation force employed.
- 3-10. First report on Tenant Selection by Benjamin H. Ritter of United States Housing Authority and John J. Meade, Housing Manager, United States Housing Authority.
- 3-16. Adoption of By-Laws of Authority.
- 3-18. Office of Authority opened at 18 Oliver Street.
- 3-24. Francis X. Lane appointed Executive Director.
- 4-1. Lease of Old Harbor Village executed to be effective as of May 1, 1938.
- 4-7. Bradbury F. Cushing elected Treasurer of the Authority.
- 4-22. J. J. Meade, appointed Housing Manager, Old Harbor Village, effective May 1, 1938.
- 4-29. Executive Director ordered to prepare report to show need for and possibilities of low rent, low cost housing in Boston, together with other pertinent information as to incomes, sources of incomes of families, their size, tax title property of city and housing conditions.
- 7-7. Reverend Thomas R. Reynolds elected Assistant Treasurer.
- 7-15. Additional earmarking of \$15,000,000 by United States Housing Authority bringing total to \$24,000,000.
- 7-21. Chairman reports on plan of organization for new program of Authority.
- 7-26. Discussion of proposed sites for projects with representatives of United States Housing Authority.
- 9-8. Reverend Thomas R. Reynolds elected Vice-Chairman.
Sites for projects in Charlestown, South Boston, and the Mission Hill district of Roxbury, designated and Chairman authorized to cause to be prepared application for financial assistance to United States Housing Authority.
Further housing study in Outer South End-Roxbury District ordered.
- 9-11. Dedication ceremonies at Old Harbor Village.
- 9-22. Architects for projects designated.
- 10-6. Meeting with Mayor and Heads of City Departments on program of the Authority.
- 10-7. Lewis H. Weinstein, Assistant Corporation Counsel, appointed General Counsel.
Site for Project No. 4 — Roxbury, Lenox Street area designated.
Cooperation Agreement with City of Boston approved.
- 10-15. Application for financial assistance filed with United States Housing Authority on four projects.
- 10-20. Further Housing studies of other sections of City ordered.
- 10-24. Cooperation Agreement to the extent of \$27,000,000 passed by City Council.
- 10-25. Cooperation Agreement signed by Mayor Maurice J. Tobin.
- 10-28. New England Conference of Public Housing Agencies sponsored by State Board of Housing.
- 10-31. State Board of Housing approval of application filed with United States Housing Authority on October 15, 1938.
- 11-28. Joint discussion of architectural plans for first four projects discussed by architects, staff of Authority, staff of State Board of Housing and representatives of United States Housing Authority.
- 12-8. Additional earmarking of \$5,000,000 by United States Housing Authority bringing total to \$29,000,000.
- 12-13. Loan Contract in the amount of \$18,614,000 executed with United States Housing Authority for first four projects. Annual Contributions contract not to exceed \$724,010 executed for first four projects.
State Board approval of loan and annual contributions contracts with United States Housing Authority.

Work of land acquisition, title examination, survey and architectural planning started.

12-22. Vote to retain Patterson, Teele, and Dennis to audit the books and accounts of the Authority for the year 1938.

12-29. Resolution authorizing request for advance loan passed.

Old Harbor Village

(South Boston)

As previously indicated in the chronological outline of events, tenant selection procedure for Old Harbor Village was begun on March 1, 1938, and actual occupancy began on May 1, 1938.

The following two schedules show the progress of that selection and occupancy together with statistics on family size and income:

SCHEDULE I

Approved Tenants Applications As At 12/31/38

Sheet	Total Families	Total in Families	Average Family	Total Income	Average Income
1	22	77	3.5	\$8,946.20	\$1,298.26
2	17	82	4.82	26,921.28	1,583.61
3	32	111	3.47	40,859.63	1,276.86
4	31	116	3.74	42,491.45	1,370.69
5	56	206	3.68	70,834.21	1,264.89
6	44	157	3.56	56,223.78	1,277.81
7	25	99	3.96	33,868.92	1,354.75
8	25	90	3.60	33,434.00	1,337.36
9	38	138	3.63	49,845.96	1,311.73
10	85	280	3.29	109,983.15	1,293.92
11	49	194	3.96	64,531.68	1,316.97
12	28	96	3.43	35,316.20	1,261.29
13	45	156	3.46	58,756.44	1,305.70
14	43	167	3.88	59,783.32	1,390.31
15	20	67	3.35	24,614.40	1,230.72
16	48	198	4.12	66,785.40	1,391.36
17	28	96	3.43	36,176.27	1,292.01
18	86	297	3.45	110,691.96	1,287.11
19	67	233	3.48	87,292.14	1,302.86
20	23	88	3.82	32,054.95	1,393.69
21	61	208	3.41	80,416.93	1,318.31
22	58	219	3.78	77,644.96	1,338.71
23	47	164	3.49	59,902.24	1,274.52
24	43	149	3.46	57,416.20	1,335.26
25	30	105	3.50	39,776.84	1,325.89
26	40	140	3.50	48,807.98	1,220.20
27	58	186	3.21	71,463.15	1,232.12
28	7	27	3.85	9,304.76	1,329.25
29	31	102	3.29	37,405.00	1,206.61
	1,187	4,248	3.58	\$1,531,549.40	\$1,290.27
	Highest Income			\$2,184.00	
	Lowest Income			538.72	

The average income of the 978 tenants resident as of December 31, 1938 was \$1,295.23.

Occupancy Report

Date — 1938	Number of Apartments	Date — 1938	Number of Apartments
May 31	122	Sept. 30	745
June 30	269	Oct. 31	957
July 31	430	Nov. 30	978
Aug. 31	556	Dec. 31	978

With the close of the year 1938, the Authority finds itself in the midst of the most fruitful activity since its inception in 1935.

Old Harbor Village is 96.25% occupied, and architects, surveyors, land acquisition men, and title searchers are already at work on the new program and the rehousing section plans to commence its work early in January.

The year 1939 holds promise of continued activity and ere the year closes the Authority hopes to have the superstructure of some buildings in at least two of the projects erected.

It is expected that early in 1939, further applications for financial assistance to plan additional projects will be filed with the United States Housing Authority.

Cambridge Housing Authority — 1938

The Cambridge Housing Authority held its organization meeting on December 5, 1937, with the election of Mr. John H. Corcoran, Chairman; Henry C. Wise, Vice-Chairman; Kenneth C. Lincoln, Secretary. Mr. Daniel F. Burns was appointed by Mayor Lynch and confirmed by the City Council as a member of the Cambridge Housing Authority in December 1937, the appointment to run until 1942, for a term of five years.

Chairman Corcoran held a meeting with Nathan Straus, Administrator of the United States Housing Authority in December, 1937 and made arrangements for the completion of the leasing of New Towne Court to the Cambridge Housing Authority, to become effective February 1, 1938.

The first families took possession of the apartments of New Towne Court on January 15, 1938, and by the end of April, 1938, the entire project of 294 apartments was fully occupied. The Cambridge Housing Authority had over 2,000 applications on file, and after investigation, approximately 800 of these were deemed eligible for occupancy, according to the Wagner-Steagall Act.

The members of the Authority made application for \$5,000,000 additional for further Housing. Three sites were tentatively selected in three separate sections of the city; one location being adjacent to the present New Towne Court in Ward 2. This later proposed development is approximately 7½ acres in size, and consists of a number of buildings; the general age of which is approximately 60 to 70 years, with the exception of three small business buildings which are approximately 20 years old. This site at the present time has 147 dwelling units. About 40% of the original buildings have been demolished because of unsafe and unsanitary conditions. The balance can best be described as "dumps" or broken-down houses. The people now living on this site are all of the low-income group. They are also a very cosmopolitan group, consisting of practically all races. The United States Housing Authority has made a loan of approximately \$2,000,000 to replace this area with modern, sanitary housing. It is anticipated that the Cooperation Agreement will be approved by the City Council and signed by Mayor John W. Lyons and work can be commenced at an early date for the completion of this addition.

The second site under consideration was known as the Western Avenue site, located in Ward 6, and the third location was in East Cambridge, known as Ward 1. These sites were selected primarily because the Real Property Inventory compiled in 1934 revealed these three sites as being badly in need of housing. The Real Property Inventory indicated that there were 29,411 dwelling units in the City of Cambridge and of this number 7,261 were classed as substandard dwelling units. A survey made by letter carriers was made through the cooperation of Postmaster Tague in September, 1938, and it revealed that there were only 1,443 vacant units in the city. Two hundred sixty of these units were substandard homes and unfit for occupancy. The balance were apartment houses where rents were so high it made it prohibitive for low-income groups to occupy them.

The results, since occupancy, at New Towne Court have been most gratifying to the Authority. A number of community activities have been sponsored by the tenants, such as organization of a Boy Scout movement, and Fathers' and Mothers' Clubs. We have had an experienced social worker on the project during the past year and her work has proven very efficient. She has organized a number of activities for the younger groups.

The Holyoke Housing Authority — 1938

John F. Dowling, *Chairman*

Frank R. Elting, *Vice-Chairman*

Thomas K. O'Connor

James P. Harrington, *Treasurer*

Leon M. Yoerg

Raymond F. Schirch, *Director*

The original membership included Joseph J. Kelly, then Tax Assessor for the City of Holyoke. Mr. Kelly's resignation of July 15, 1938, was a matter of sincere regret to the members as his counsel at all times was a constructive factor in the deliberations of the Authority. On September 6, Thomas K. O'Connor's appointment to fill Mr. Kelly's unexpired term was confirmed.

The Authority's organization meeting was held on May 2nd, at which time it was

decided to immediately prepare for presentation to the United States Housing Authority a request for tentative earmarking of funds for a general housing program. We prepared, under the able guidance of Charles P. Norton, Architectural Adviser of the State Board of Housing, estimates for a new construction project in an area between Prospect, Lyman, Pine and Maple Streets, and one of rehabilitation on the site between John, Lyman and Front Streets, and the High Street alley — incidentally, the only area in the city that could possibly lend itself to rehabilitation. As both proposed projects involved an estimated total development cost of \$2,500,000, we applied for that sum. The form of request was completed May 6, and at a meeting held on that same date it was unanimously approved, and the Chairman and Director were authorized to present it in person to Administrator Nathan Straus of the United States Housing Authority. The request was submitted to Mr. Straus in Washington, D. C., on May 9.

The Authority at this point wishes to express its appreciation of the constant and invaluable assistance of the State Board of Housing from the very beginning of its activities.

Pending the passage of a State enabling act that would meet the statutory requirements of the United States Housing Act, we continued the collating of data that would facilitate a sound interpretation of local housing conditions in the broadest sense of that term.

The State enabling act (Chapter 484) was approved July 5, and on July 12 Washington officials made their first visit to Holyoke. From this point the United States Housing Authority extended through experienced field representatives invaluable and skillful cooperation. Every Division of the USHA organization was placed at our disposal — Project Planning, Legal, Research and Information, Land Review, Technical (including Site Planning), and Management Review.

Following a perusal of our data and a personal inspection of all possible project areas, the Washington officials advised that they would immediately recommend an earmarking of funds in the sum of \$1,500,000, and indicated this could be increased later if a detailed housing survey warranted. They also expressed a keen interest in our tentative project of rehabilitation — this being the first one presented to them — because of its possibilities in conserving capital funds that could be used for additional housing.

On July 15 we received official notification of the earmarking of \$1,500,000. We then proceeded to prepare an Application of Financial Assistance for a project of rehabilitation in order to determine for ourselves and the USHA whether such a process was feasible. As in the case of any first Application, we also were required to make a survey of housing conditions. A complete copy of this survey is included with this report.

With respect to the proposed rehabilitation project, final estimates of construction costs, operating costs, etc., were presented at a meeting of the Authority held October 12. Following an analysis of the figures and a discussion of the many problems of rehabilitation, the members unanimously concluded that the proposition should be abandoned.

The Director was thereupon requested to submit an Application involving new construction, and upon the same site, due to its many advantages, such as automatically meeting the State and Federal requirement of equivalent elimination, plus a surplus credit of approximately 60 dwelling units for use in other areas where this advantage does not exist; a favorable acquisition cost per square foot; speed of acquisition due to one ownership except for two small parcels; salvage value of the excellent bricks in the present buildings; a central location that is convenient to places of employment, the business district and transportation services.

At an adjourned regular meeting of the Board of Aldermen, held November 9, a resolution was passed authorizing the Hon. William P. Yoerg, Mayor, to execute in behalf of the City, a Cooperation Agreement between the City of Holyoke and the Holyoke Housing Authority. This agreement was executed November 17, and included tax exemption for our proposed first project.

Our Application for Financial Assistance for a new-construction project (Numbered: Mass-5-1) was completed November 14, executed by our Chairman November 16, and filed in Washington November 21. On this same date (November 21) a complete copy of the Application was filed with the State Board of Housing. The Application briefly described the project as consisting of 159 Dwelling Units (707½ Rooms), and an Administration and Recreation Building. The Dwelling Units are within 13 buildings of brick wall and slate roof construction. The site is bounded as follows: South by north side of John Street; east by west side of Front Street; north by south side of Lyman Street; and

west by east side of the High Street alley. The total Proposed Development Cost is \$920,696, and we asked for the maximum permissible USHA loan, \$828,000.

December 8 — Administrator Straus wired that an additional earmarking of \$300,000 had been approved for Holyoke, making a total of \$1,800,000 available for slum clearance and low-rent housing.

December 15 — Administrator Straus wired that the President had approved, pursuant to our Application for Financial Assistance, a loan contract in an amount not to exceed \$828,000.

December 20 — The State Board of Housing notified us that at a meeting of that date it approved our Application for Financial Assistance.

December 27 — We received from Washington four copies each of a Loan Contract and one for Annual Contributions, all duly executed on behalf of the United States Housing Authority. These contracts, to have effect, require the signatures of the Holyoke Housing Authority, the State Board of Housing, and the Hon. William P. Yoerg, Mayor of the City of Holyoke.

Our "Survey of Housing Conditions" shows a conservative estimate of 3,825 substandard dwelling units for the city as a whole. This condition warrants serious consideration of a long-range program of better housing — both subsidized housing for low-income groups and housing by private enterprise for those families who can pay an economic rent.

Lowell Housing Authority — 1938

The Lowell Housing Authority entered its second year of existence in January, 1938. It was immediately apparent that this year would definitely determine the status of public low-rent housing in this Commonwealth and the possibility of such a program in Lowell. The Lowell Authority still retained the tentative earmarking of the \$2,700,000 allotted by the United States Housing Authority in November of 1937. Yet, the actual release of this sum was primarily contingent upon the enactment of enabling housing legislation by the Commonwealth.

Early in January it was indicated that a general housing enabling act would be presented to the Massachusetts General Court by the Special Recess Commission previously designated by that body to study the matter and report its findings.

Pending the aforesaid report, Representative Albert Bourgeois filed a bill which, if adopted, specifically provided that the Lowell Authority could initiate a low-rent public housing program in this city. Such action by Representative Bourgeois was concurred in and agreed upon by all the local members of the General Court.

The Lowell Housing Authority adopted the policy of favoring and urging the adoption of a general Act. This policy was maintained during the period preceding the final passage of the Act and was publicly so recorded by the personal attendance and expressions of the Authority at the various hearings held in connection with this legislation.

As a protective measure, in event the suggested general enabling housing Act failed to pass, the Lowell Authority approved the introduction of the specific legislation provided in the bill of Representative Bourgeois. This approval was based on the conviction of the Lowell Authority, that inasmuch as Lowell was the first city in the Commonwealth to receive an earmarking of funds by the U.S.H.A., that every effort be made to insure the consummation of the proposed Lowell public housing program.

On March 9, 1938, the joint Committee on Municipal Finance of the General Court held a public hearing at the State House, Boston, Mass., on the two bills which were designed to provide enabling housing legislation for Massachusetts. The two bills, one presented by the special commission which investigated housing conditions in Massachusetts and the other submitted by Representative Bourgeois, were heard concurrently.

A large delegation of Lowell officials and citizens were in attendance at the hearing and were recorded in favor of the enactment of enabling housing legislation. Mayor Dewey G. Archambault led the delegation which included members of the Lowell City Council, the Lowell Housing Authority, the Lowell Planning Board, the Lowell Central Labor Union, representatives of the various crafts affiliated with the Lowell Building Trades Council and representations from fraternal and civic bodies. The expressions voiced by the large number in attendance from Lowell were emphatically indicative of a unanimity of opinion that Lowell should be permitted to participate in a low rent housing program.

In order to permit the proponents and opponents of the proposed housing Act to be heard, the hearing continued for several days. Upon its conclusion and prior to submit-

ting their recommendations, the joint Committee on Municipal Finance officially visited Lowell for the purpose of viewing housing conditions in this city.

On May 19, 1938, the Committee on Ways and Means of the Legislature held a public hearing on the General enabling housing Act. On this occasion Lowell was again well represented by delegates from various official groups, labor organizations, fraternal orders and civic bodies. Expressions recorded were reiterations of those voiced at the previous public hearing, that Lowell desired and should be permitted to participate in the provisions of the Wagner-Steagall Act.

The Lowell Authority constantly kept in intimate contact with the progress of the housing Act through the various stages of its parliamentary procedure. All public hearings on the contemplated legislation were attended by the entire membership of the Authority. And in the final days immediately preceding the enactment of the Act on June 30, 1938, the Lowell Authority was daily represented at both branches of the General Court.

During the course of the year, the Lowell Authority held several conferences in this city with various officials of the United States Housing Authority. The first meeting was held on February 10, 1938 when Messrs. Robinson, Wiley, Trevvett and Bourne, representing the U.S.H.A., visited Lowell. They discussed housing matters in general with the local Authority and outlined specific phases applicable to this city and made suggestions on procedure necessary to obtain financial assistance for a housing project. Late on the same day at the conclusion of the conference, the aforementioned officials visited several prospective sites accompanied by the members of the Lowell Authority.

Many similar and official conferences were held throughout the year by the Authority with the aforementioned representatives of the U.S.H.A. and with other representatives of the various subdivisions of that department. And as a result, the Authority received much valuable assistance and advice pertinent to housing data which was of inestimable value in the subsequent preparation of the Lowell Application for Financial Assistance.

At the suggestion of the U.S.H.A., a real property and family survey of the substandard areas of the city was inaugurated by the Authority. This survey which was partial in its extent was initiated on July 25, 1938, and continued for a two-week period. During its course, twelve investigators were employed to acquire information requested by the U.S.H.A. in designated sub-standard areas. At its conclusion the Lowell Authority had completed schedules on 3,769 families. These schedules included a listing of the number of persons in each family, family income, rent payments, condition of property, vacant tenements and other information essential to the consideration and determination of housing conditions in the city. This survey which was conducted at a cost of \$697.25 was a basic factor in the consideration by the Authority of the need of public housing in Lowell. And the information acquired therefrom, was of essential assistance in the compilation of the Authority's Application.

Early in November and upon receipt of the formal Application for Financial Assistance from the U.S.H.A., the Lowell Authority concentrated upon assembling data and the various maps required in conformity therewith. In this endeavor much assistance and advice was received from Mr. Walter Trevvett of the U.S.H.A. who had been so delegated by the U. S. H. A. Administrator. Almost simultaneously with the compilation of the Application, the Cooperation Agreement between the City and the Lowell Housing Authority was introduced as an ordinance in the Lowell City Council. The Cooperation Agreement was given its first reading and ordered advertized by the City Council October 21, 1938. In accordance with the General Laws, the Ordinance was ordered to a public hearing and such was held November 1, 1938, at 7.30 P.M. A capacity crowd attended the hearing at which many proponents and opponents were heard. At the conclusion of the public hearing, the City Council formally adopted the ordinance on the same evening, November 1, 1938, with a roll call vote of 14 yeas and one member dissenting.

In meeting assembled on December 1, 1938, the Lowell Authority voted authorization to the Chairman Homer W. Bourgeois and Secretary John J. McPadden to execute for the Authority and enter into contract with the City of Lowell in accordance with the terms of the Cooperation Agreement. On December 2, 1938 in accordance with the aforementioned vote of the Authority, Chairman Homer W. Bourgeois and Secretary John J. McPadden signed the Cooperation Agreement for the Authority with the Hon. Dewey G. Archambault, Mayor of Lowell, acting for and signing the same on behalf of the City.

On December 16, 1938, the Lowell Housing Authority formally and officially transmitted the Application for Financial Assistance with accompanying maps and exhibits to the United States Housing Authority for approval. Simultaneously a copy in entirety was submitted to the State Board of Housing and subsequently approved by that body.

In the course of the year 1938, the Lowell Housing Authority held fourteen regular and special meetings. In addition, conferences were held with members and official committees of the General Court on housing legislation and meetings with the Massachusetts State Board of Housing, officials of the United States Housing Authority, representatives of the Lowell Building Trades Council and the Lowell Planning Board.

During the year, the administration and office expenses of the Authority were made possible by an appropriation of \$4,000 for the purpose, by the Mayor and City Council for the City of Lowell.

In its deliberations, the Lowell Authority was assisted on many occasions by various individuals and public and private organizations in this city. It would be impossible to enumerate specifically herein, all sources of advice and assistance for which the Authority is most grateful. Yet it is the desire of the Authority to record and express its appreciation to the Mayor and members of the Lowell City Council, the various municipal departments, the United States Housing Authority, the State Board of Housing, the Lowell Central Labor Union and the Lowell Building Trades Council.

To all other individuals, public and private bodies which assisted in its proceedings, the Authority wishes to express its gratitude.

New Bedford Housing Authority — 1938

The New Bedford Housing Authority was authorized and established in accordance with the provisions of the Massachusetts Acts of 1935 and Amendments thereto, by vote of the Common Council and Board of Aldermen of the City of New Bedford at a meeting held on November 23, 1937.

The following members of the New Bedford Housing Authority were appointed by Mayor Leo E. J. Carney and confirmed by the Common Council and Board of Aldermen:

Honorable John B. Nunes
Francis O. Quinn

George Sanderson
Thomas E. Sheerin

The fifth member of the Authority, Thomas M. Quinn, Esquire, was appointed by the State Board of Housing.

The organization meeting of the New Bedford Housing Authority was held on the fifteenth day of June, 1938, at which meeting the following officers were elected:

Honorable John B. Nunes, *Chairman* Thomas M. Quinn, Esquire, *Vice-Chairman*
Francis O. Quinn, *Secretary-Treasurer*

The number of meetings held during the year 1938 was twenty-eight.

The City of New Bedford appropriated \$2,800 for preliminary expenses in making surveys and preparing the Application for Financial Assistance for a low-rent housing and slum-clearance project.

Our Application was sent to the United States Housing Authority in Washington on December 23, 1938, and included with the considerable amount of data and information was a statement that New Bedford had built only one dwelling unit for every fourteen demolished in the last eight years. Only sixty-nine dwellings were built from 1930 to 1937, inclusive, while the same period saw at least 966 demolished. The New Bedford Housing Authority estimated that there are 4,470 tenant families in New Bedford who, for lack of decent housing and rents within their limited means, are forced to live under substandard conditions. Declared vacancies have decreased 13.7% in 1933 to 2.37% on December 1, 1938. A police survey in substandard areas showed 382 vacancies and 310 of these are classified as substandard, unfit for human habitation.

Two developments of approximately 398 dwelling units are to consist of attractively arranged one- and two-story row houses.

The average estimated construction cost of dwellings per unit is \$3,087. The total estimated cost of the project including construction cost of dwellings, land, non-dwelling facilities, architectural and overhead charges is \$2,237,000.

Worcester Housing Authority — 1938

Upon the legal organization of the Authority, its members by acquired data, discussions, inspection of possible development areas, the making of tentative studies, the meeting with the Worcester Real Estate and Planning Boards and other activities of constructive nature, endeavored to prepare themselves for the efficient carrying forward of investigation and the submitting of report and recommendation for the proposed project.

In order to secure proper quarters and establish an office with the requisite personnel for investigation and report, an application was filed in January with the City Government requesting that \$7,500 be appropriated for this purpose.

To date, however, the City Government has not seen fit to grant the above request and therefore progressive action of the Authority is in abeyance until definite decision is made by the City.

FINANCIAL STATEMENTS Chicopee Falls Housing Corporation *Adjusted Profit and Loss Statement for Year Ending December 31, 1938*

	Amount	P.R.P.Y.
<i>Income</i>		
Rent Income — Apartments	\$36,156.00	\$45.65
Less Vacancies	6,521.37	8.23
Total Income	\$29,634.63	\$37.42
<i>Expenses:</i>		
Administrative Expenses:		
Management fee	\$2,400.00	\$3.03
Office expenses	218.03	.28
Legal and auditing	471.53	.59
Bad debts	476.84	.60
Miscellaneous	52.20	.07
Total	\$3,618.60	\$4.57
Operating Expenses:		
Janitor's salary	\$1,300.00	\$1.64
Janitor supplies	418.42	.53
Electricity	170.11	.21
Water	1,717.06	2.17
Total	\$3,605.59	\$4.55
Maintenance Expenses:		
Repairs	\$545.40	\$0.69
Miscellaneous	319.28	.40
Total	\$864.68	\$1.09
Depreciation	4,971.85	6.28
Taxes and Insurance:		
City Taxes	\$371.84	\$.47
State Taxes	29.72	.04
Tax deposits with RFC	3,776.50	4.77
Fire insurance	205.00	.26
Liability insurance	690.66	.87
Total	\$5,073.72	\$6.41
Financial Expenses:		
Interest	\$8,495.87	\$10.73
Insurance on mortgage	944.62	1.19
Total	\$9,440.49	\$11.92
Total Expenses	\$27,574.93	\$34.82
Net Profit from Operations	\$2,059.70	\$2.60

*Reconciliation of loss shown on Annual Audit
with profit shown on adjusted Profit and Loss Statement*

Credits to Profit and Loss:

Accounts receivable 12/31/38	\$3,848.65	
Less estimated bad debts	476.84	
		\$3,371.81
Deposits made in 1938 for 1939 taxes		1,601.14
Excess of deposit for interest 12/31/38 over 12/31/37		71.51
Excess of deposit for M.I.P. 12/31/38 over 12/31/37		6.38
Total		\$5,050.84
Less loss as shown on Annual Audit		2,991.14
Net profit after adjustment		\$2,059.70

As received from Mr. Cornelius Beard, Federal Housing Administration, as compiled by Messrs. Doubleday, Burnett and Snow, Accountants, Springfield, Massachusetts.

LOWELL HOMESTEADS PROJECT

The following monograph was prepared by Mr. Rueben Goodman
at the offices of the State Board of Housing

Mr. Nathan Straus, Administrator of the United States Housing Authority, at a luncheon sponsored by the Architectural League of New York¹ stated that he was "insisting that the New York City Housing Authority study the question of adopting the two-story small house idea to less costly sites here." With reference to this policy, the experience of Massachusetts in a similar direction is interesting.

It has been said that in matters of social reform, England is at least two generations ahead of the United States. Equally true is the statement that in such matters Massachusetts is usually about one generation ahead of the rest of the United States. In the field of tenement regulation, New York was quite understandably the pioneer. Its first tenement house law was passed in 1867. Massachusetts, however, was the first to realize the futility of tenement regulation as a final solution of the housing problem. The Homestead Commission reported in 1915 the futility of housing laws as a final solution of the housing problem. It further stated, "It is proper that such laws should be enacted and enforced as rigorously as circumstances will allow, but until alternative accommodations are available the evils of the unsanitary tenement can never be entirely suppressed. . . . More available suitable low-cost dwellings are needed."

It was some such realization which prompted the Legislature to provide in 1909² for a commission of five persons "to consider whether it would be expedient for the Commonwealth to acquire or open for settlement lands in country districts with the view of aiding honest and industrious families of wage earners to remove thereto from congested tenement districts of the various large cities or towns to the end that such lands may ultimately pass into the possession of those settling on them." This Commission sat during the summer of 1909, held public hearings and private conferences, gathered information, and (in January, 1910) made its report.³ Though the majority was opposed to such a project, the Committee on Public Health reported favorably a bill⁴ (based upon the minority report⁵) to create a permanent commission. It failed to pass.

Five bills for state aid to housing were filed in 1911. This led the Legislature to establish the Homestead Commission⁶ to report a method "whereby with the assistance of the Commonwealth homesteads or small houses and plots of ground may be acquired by mechanics, factory employees, laborers, and others in the suburbs of cities and towns." The Chairman of the Commission was Charles F. Gettemy, then Director of the Bureau of Statistics; its Secretary was Henry Sterling, veteran Labor leader. Other members were Eva W. White, then head of the Elizabeth Peabody House; Warren D. Foster, then Editor of *The Youth's Companion*; Prof. Whipple of Harvard; Dr. Kenyon L. Butterfield, then President of Massachusetts Agricultural College. Later Cornelius A. Parker and Arthur C. Comey were added.

¹ Reported in New York Times, Feb. 4, 1936.

² (1) Acts and Resolves of 1909, Ch. 143

³ House Doc. 198, 1910.

⁴ House Doc. 1687, 1910.

⁵ House Doc. 258, 1910.

⁶ Acts and Resolves of 1911, Ch. 607.

The Commission submitted a bill in January, 1912.⁷ The Supreme Judicial Court in May, 1912, rendered an advisory opinion declaring the whole project unconstitutional.⁸ This opinion held that assistance of this sort was not a "public use." It is significant as an indication of the pioneer character of such legislation (if not of its prematurity) that housing was declared a permissible governmental function in North Dakota in 1920, in California in 1928, in New York in 1936, in Kentucky in 1937, and since then in eleven other states.

In the face of this judicial interdiction the Legislature overwhelmingly approved an amendment to the Constitution in 1914 and again in 1915. At the elections of 1915, it was ratified 284,568, to 96,748. This amendment (Article XLIII) provides:

"The general court shall have power to authorize the Commonwealth to take land, and to hold, improve, subdivide, build upon and sell the same for the purpose of relieving congestion of population and providing homes for citizens; provided, however, that this amendment shall not be deemed to authorize the sale of such land or buildings at less than the cost thereof."

The amendment is rather narrow. It precludes any form of subsidy and it is questionable whether under it the Commonwealth could lease property rather than merely become a mortgagor.

The Constitutional Convention of 1916 did not propose any new amendments specifically relating to housing. However, an amendment⁹ was proposed and ratified providing that the Commonwealth could maintain and distribute "during time of war, public exigency or distress" food and shelter at reasonable rates. This cannot be construed as a purely emergency power. A "public exigency" had been held to exist by the Supreme Judicial Court when "public interest will be served."¹⁰ This definition was before the Constitutional Convention.¹¹ Moreover, a resolution that it was the sense of the Convention that this was an emergency measure was tabled.¹²

The Homestead Commission had been instructed after the decision of the Supreme Judicial Court to "continue its investigation of the need of providing homesteads for the people of the Commonwealth."¹³ Acting under Article XLIII the Commission proposed that \$100,000 be appropriated to buy land and to erect houses to be sold on installments. In 1917, \$50,000 was appropriated.¹⁴

This was probably the first appropriation of government funds to aid workers in acquiring homesteads in the United States. The whole plan was avowedly an experiment. It was hoped to demonstrate the feasibility of home ownership in the lower income groups. In addition, the Commission wanted to resolve some of the doubtful problems as to the most desirable types of houses, minimum costs, etc.

After careful consideration Lowell, a mill town of about 108,000, was selected as the community where the demonstration should be made. The density of population in Lowell (11.8 persons per acre) was low enough to indicate that there was considerable unoccupied land. The wide variation in the densities of the different wards seemed to confirm this. There was, however, terrific overcrowding in the sections where block tenements had been built. The foreign mill workers were crowded together as many as seven or eight in four or five rooms. In 1912 the rental for such accommodations was seven or eight dollars per week. "When immigrants arrive in the city and for many years after, they have a tendency to crowd into . . . the great tenements of 'Little Canada.'" The largest wooden tenement block in "Little Canada" has two shops and forty-eight tenements of four rooms each, and often contains about three hundred inhabitants. It has thirty rooms without windows. There is an indoor water closet in each tenement, but there are very few, if any, bathrooms. The street floor tenements rent for \$1.50 per week and those above for \$1.75.¹⁵ Though these figures are as of 1912 the wage increases due to the war were still not enough to allow these people to take advantage of this experiment. A subsidy was needed in their case. They might, how-

⁷ House Doc. 442, 1912 — Accompanying report House Doc. 441, 1912.

⁸ 211 Mass. 624.

⁹ Article XLVII ratified 1917.

¹⁰ *Revere Water Co. v. Winthrop* 192 Mass. 455.

¹¹ I Proceedings of Constitutional Convention (1916-17, page 801).

¹² *Ibid* pages 849, 850.

¹³ Acts and Resolves of 1912, Ch. 714.

¹⁴ Acts and Resolves of 1917, Ch. 310.

¹⁵ Kenngett, *The Record of a City* (1912) p. 51, 52.

ever, hope to benefit from vacancies in somewhat better tenements occupied by those in the higher income groups.

It was the class of skilled and semi-skilled native-born workmen, now living in better districts and paying somewhat higher rents, who were potential home owners. The Commission was fully aware of this. In the Sixth Annual Report of the Homestead Commission (1918) they state (page 9) "The fact is clearly recognized by the Commission that there is a certain percentage of men who, under ordinary conditions, are incapable of earning a sufficient amount to make possible the buying or renting even of a decent tenement. It is true, generally speaking, that whenever good houses for occupancy of people with limited means are built — conditions are improved all along the line."

After examining about twenty sites, a plot of about seven acres was chosen. It was bought from Princeton College in October, 1917, for \$12,500. This was a fair price; it had been assessed for \$16,500.

It is within walking distance of the busiest part of the city and some of the mills. The Greenhalge Public School and the St. Louis Parochial School are both immediately in the rear and adjoining lot. Experts examined the ground and pronounced it excellent for gardening.

There was an old house on the land which was rented for \$11 per month. The occupant had to make about \$100 worth of repairs and this was deducted from his rent. In 1922 the occupant bought the house for \$2,500 giving a mortgage for \$1,000. In 1923 this was discharged.

This lot could accommodate about fifty houses. However, with the \$50,000 available, twelve houses were begun on October 16, 1917. The following description of the houses is taken from the 1917 report of the Homestead Commission (pages 18 and 19).

"All the houses are of frame construction. Each house has a cemented cellar, ventilated attic, bath, water closet, washbowl, hot and cold water, one set washtub, electric lights, gas connection for kitchen gas range. Heating is intended to be by the range, with provision for additional stoves, unless purchaser chooses to put in a heating system . . . The types of houses are:

Type 1. Four 5-room detached cottages. Construction cost \$2,333.85 each;¹⁶ dimensions, 18' x 22'; cubic contents, 10,692 cubic feet; floor space, 630 square feet. On the ground floor, living room 14' x 8'4"; parlor (may be used as bedroom) 7'6" x 10'6"; kitchen 6'8" x 10'8" with sink and set tub under window, kitchen cabinet at left of sink, and range directly opposite sink; closet. On the second floor two bedrooms, 9'10" x 11'10" and 10'6" x 10'8"; bath 4'10" x 6'; two closets.

Type 2. Two 4-room semi-detached cottages (four houses). Construction cost, \$1,953.85 for each dwelling; dimensions of each, 16' x 23'; cubic contents, 9,396 cubic feet; floor space, 806 square feet. On the ground floor, living-room kitchen, 12' x 15'; parlor (may be used as bedroom) 8' x 6'. On the second floor, two bedrooms, 9' x 10' and 9' x 10'8"; bath, 4'6" x 6'; two closets.

Type 3. Four 5-room detached cottages. Construction costs, \$2,381.65 each dimensions, 16'4" x 26'4"; cubic contents, 11,180 cubic feet; floor space, 707 square feet. On the ground floor are arranged kitchen, 6'9" x 11'6" and dining room, 8' x 15', opening together practically as one room; parlor, 10' x 15'. On the second floor, two bedrooms, 9'9" x 11'6" and 9'6" x 15'; bath 5' x 7', closets."

The selling prices of the houses included the price of the land plus improvements (including a sewer assessment by the City of Lowell for \$634.91) as well as the estimated cost of survey and bounds.

¹⁶ To this must be added the cost of land, improvements, etc. to get the selling price.

The selling prices were as follows (Report of Homestead Commission, 1917, page 15):

Lot No.	Area Sq. Ft.	Unit Value per Sq. Ft.	Val. of Land Unimproved	Selling Val. of Lot	Contract Cost of House	Selling Price
2	4,755	\$.08	\$432.35	\$516.65	\$2,381.65	\$3,100
3	4,600	.06	267.00	351.30	2,333.85	2,900
4	4,600	.06	267.00	351.30	2,333.85	2,900
5	4,600	.06	267.00	351.30	2,333.85	2,900
6	4,109	.06	233.85	318.15	1,952.85	2,450
7	4,842	.06	249.30	333.60	1,952.85	2,450
8	6,379	.06	318.45	402.75	2,333.85	2,900
9	3,743	.06	199.85	284.15	1,952.85	2,400
10	3,510	.06	217.95	302.25	1,952.85	2,425
11	4,974	.08	370.10	454.40	2,381.65	3,000
12	4,004	.06	247.70	332.00	2,381.65	2,900
13	5,109	.08	447.25	531.55	2,381.65	3,100

Column No. 5 is obtained from Column No. 4 by adding \$84.30, the estimated cost of necessary improvements, etc.

The disparity between these costs and earlier estimates of about \$2,000 per house¹⁷ was due to the tremendous increase in prices and wages that came with our entrance into the War. Had the houses been built in 1916 when the Legislature refused to make an appropriation the costs would have ranged from \$400 to \$500 less. The houses were well built and union labor was used throughout. For the Commonwealth to have done otherwise would have been to rob Peter to pay Paul. There were of course slight defects here and there, but they were remedied at the expense of the Commonwealth.

Though there was no occasion for our Legislators to wax hysterical about "race suicide," there was little question that the houses were too small for the needs of workingmen with large families. The Homestead Commission, unlike private landlords preferred families with children; yet the first 250 applicants had to be refused because their families were too large. It was none too pleasant to have to refuse a man who wrote he had eight children and lived in a house with no heat, gas, or bath, but the Homestead Commission within its strict financial and legal limitations could afford such people no help. The Homestead Commission was building for a slightly higher income group with smaller families. The main obstacle in the case of this class of potential home owners was the prohibitive terms involved in private building and financing. The schedule of payments based on a down payment of \$50 to \$100 and 5% interest is given below.¹⁸ At that rate the houses would be paid off in sixteen years.

Lot No.	First Payment	Monthly Payments	Lot No.	First Payment	Monthly Payments
2	\$50	\$22.88	8	100	21.00
3	100	21.00	9	50	17.63
4	100	21.00	10	50	17.81
5	100	21.00	11	100	21.75
6	50	18.00	12	50	21.38
7	50	16.00	13	100	21.50

In addition to the rents the householders were to pay their own insurance, taxes, and water bills. These costs ordinarily paid by landlords tended to increase rents. Insurance roughly amounted to \$3 to \$5 a year. Taxes ran from \$75 to \$100 a year; Lowell has the highest tax rate in the country. Water amounted to about \$5 to \$9 a year. This is a total increase of \$7 to \$9 a month.

These items were also sources of friction. The Commonwealth could not itself insure without special authority, and it was sometimes difficult to persuade the various tenants especially while their equities were small to insure in the name of the Commonwealth.

The tax situation was complicated by the fact that for about two years the title to these houses was in the Commonwealth. It could not be passed because one of the Commissioners was in China. During this time the City could not tax. Nor would the Legislature pass a special act allowing it to do so. When deeds were finally given to the occupants and mortgages were taken back, the property was assessed far above its resale value. The municipality also found difficulty in collecting a sidewalk assessment of \$713.91. The Attorney General ruled that such an assessment could not be levied against the Commonwealth. It was, however, finally paid on the theory that it was work contracted for by the State. All bills, moreover, had to go through the Treasury Depart-

¹⁷ Fourth Annual Report of the Homestead Commission (1916, page 37).

¹⁸ See Sixth Report of Homestead Commission (1916, page 12);

ment. The slow and uncertain process involved in getting paid angered the City, and it refused to build a road by the houses as it had promised. It was perhaps unfortunate in this connection that local interests were not better served. The land was purchased from Princeton University without any local broker's commission. Nor was there an extensive advertising campaign in the local newspapers. Moreover, in spite of the obvious need, people had not been educated to government participation in such projects. The "Lowell Courier-Citizen" decried "this fond paternalism as an expensive lunacy." On the other hand there were many interested inquiries from Pennsylvania, Illinois, Minnesota, and South Dakota.

At the completion of the houses around June, 1918, there was a great shortage of homes in Lowell. All but two of the semi-detached houses were taken before the contractor turned them over to the State. The last two were taken immediately afterwards.

The first occupants were as follows:¹⁹

- ... , about sixty years old, overseer in cotton weaving; wife and two grown up children.
- ... , about forty years old, loom-fixer; wife, no children.
- ... , about thirty-three years old, an adjuster at Standard Oil Company; wife, no children.
- ... , about twenty-seven years old, clerk at United States Cartridge Co.; wife, no children.
- ... , about thirty years old, foreman, tire and battery shop; wife and one child.
- ... , about thirty years old; wife and two small children.
- ... , husband, a private in United States Army, France; two small children.
- ... , about thirty years old, machinist; wife and two small children.
- ... , about thirty-three years old, worker in engine room; wife and three children.
- ... , about forty-five years old, sister keeps house; machinist, U. S. Cartridge Company; no family.
- ... , about thirty-one years old, paper box maker; wife, no children.
- ... , about twenty-seven years old, mill operative in yarn mills. He was the first purchaser, buying the house just before he was married.

As to these the Homestead Commission made this comment: "The Commission believes that these families are fairly representative of the class which should be reached by Homestead work. It is true that a four- or five-room house is not adapted to properly housing (sic) a large family of children. It may be said that houses costing as much as these are not within the reach of the man or woman receiving the lowest wages."²⁰

At the beginning, while the equities of the owners were small, there was a quick and easy change in ownership. The small initial deposits did not hinder the mobility of the worker to a great extent. On the other hand it did give him a feeling of ownership important to a proper upkeep of the property.

The following is a table of the number of changes in ownership after the first purchaser took possession.

Lot No.	1918-22	1923-27	1928-30	1931	1933	1937
2	2	1	—	—	—	—
3	1	—	—	—	1	—
4	2	1	—	—	—	1
5	2	—	—	—	—	—
6	1	—	—	—	—	—
7	3	1	—	—	—	—
8	2	—	—	—	—	—
9	1	—	1	—	—	—
10	2	—	—	—	—	—
11	—	—	—	1	1	—
12	1	—	—	—	—	—
13	—	—	—	—	—	—

After the war the armament factories let about 10,000 men go. There were at the time about 8,000 vacant houses in Lowell. It was only in this period (1919) that vacancies occur in the homesteads.

After 1927 there were only five changes. The second last one came when the occupant died. Her heirs took the house. The change in 1931 was by sale. Lot No. 11 was sold for \$1,250, the buyer assuming the mortgage. Viewed as a contribution to his rent, this would reduce his rent from 1918 to 1931 by eight dollars per month.

¹⁹ Report of Homestead Commission (1918, page 13).

²⁰ Report of Homestead Commission (1918, pages 13, 14).

One of the owners had to move out as his family increased. He would not sell, however, though offered about \$1,500 in 1934. He prefers to rent the house at about \$15 a month, though he pays \$21 a month.

The only original purchaser completed his payments in September, 1934. He was married in his new home and now has four children. He owns his home free and clear and is planning additions. Others also have from time to time built piazzas and garages. At present all but three houses are completely paid for. The others are paying regularly.

The payments have not far exceeded the rent of the ordinary tenant of that class. Yet these people now own property which can be liquidated for about \$1,250-\$1,800.²¹ This seemingly low figure is due to the fact that Lowell has been hit harder and earlier than most New England cities by the movement of industries.

On the whole the project was successful. It might have been more so had the Department of Public Welfare to which it was transferred in 1919 (Acts of 1919, Ch. 350, Sec. 90) taken a real interest in it. It has proved that through the economies effected by group building and by reducing the financial burden through providing for a relatively small initial outlay and a long term of payment, it is possible for persons with an income of \$25 to \$30²² a week to become home owners. This class of skilled and semi-skilled worker is the lowest income group that can afford to immobilize itself to the extent of owning real estate. Those in lower income groups must be more ready to adapt themselves to the relatively high mobility of industry. Apart from the financial burden, they still cannot afford to become home owners.

At present only about one-quarter of the seven acres has been built upon. Besides the original houses one lot has been sold to a private person who built a home there. "The vacant land was opened up for war gardens in plots of 4,000 square feet and has continued to be popular with neighbors as well as home owners. Nearby residents petition for its use every year. The soil has justified tests made previous to purchase, being admirably suited to agricultural purposes, and the whole tract has averaged eight bushels of potatoes to each lot of 4,000 square feet with only an initial outlay of five dollars per lot for plowing, harrowing and fertilizer."²³

There is room here for a complete development of about 37 houses. As planned it would be a community within a community with suburban advantages and with few of the suburban disadvantages. Tentative plans have been drawn for slightly larger five- or six-room houses. Such a project will reach an income group of potential home owners which private building and financing does not and probably cannot reach — and this without any loss to the Commonwealth as the financial statement appended hereto indicates.

²¹ They are assessed for higher.

²² This is based on the assumption that rent is about one-quarter of the total income.

²³ Annual Report of the State Board of Housing (1933-4, p. 22).

Financial Statement of Lowell Homesteads

Appropriation (made in 1917)		\$50,000.00
Total Cost of Project	\$43,255.54	
Unexpended Balance returned to Treasury	6,744.46	
	<u>\$50,000.00</u>	<u>\$50,000.00</u>

Income:

Sale of 12 houses with lots	\$33,425.00	
Less Unpaid Balance Nov. 30, 1938	1,842.20	
	<u>\$31,582.80</u>	
Sale of Old House and Lot	3,005.00	
Sale of 2 Lots ¹	776.65	
	<u>\$35,364.45</u>	
Amount realized from sales		3.26
Rent		14,683.35
Interest		
Total Paid State Treasurer		<u>50,051.06</u>
Cost of Project:		
Purchase Price 7 Acres of Land with Room for 40 Houses, Including One House Standing on Lot	\$12,500.00	
Cost of Erecting 12 Houses	28,128.77	
Improvements	2,626.77	
	<u>43,255.54</u>	
Total Cost of Project		<u>\$6,795.52</u>
Amount of Surplus		

¹ 5 acres of the original land purchase still in possession of the Commonwealth.

Lot No.	Selling Price	Total Payments To Date	Principal Paid	Interest	Unpaid Balance
1	\$432.30*	\$432.30	\$432.30	—	—
2	3,100.00	4,458.13	2,998.41	\$1,459.72	\$101.59
3	2,900.00	4,251.16	2,900.00	1,351.16	—
4	2,900.00	2,994.18	1,854.31	1,139.87	1,045.69
5	2,900.00	4,112.26	2,900.00	1,212.26	—
6	2,450.00	3,550.80	2,450.00	1,100.80	—
7	2,450.00	3,478.90	2,450.00	1,028.90	—
8	2,900.00	4,165.21	2,900.00	1,265.21	—
9	2,400.00	3,482.61	2,400.00	1,082.61	—
10	2,425.00	2,743.29	1,730.08	1,013.21	694.92
11	3,000.00	4,367.80	3,000.00	1,367.80	—
12	2,900.00	3,808.67	2,900.00	908.67	—
13	3,100.00	4,506.29	3,100.00	1,406.29	—
Old House and Lot	3,005.00	3,071.20	3,005.00	66.20	—
Lot	344.35	625.00	344.35	280.65	—
	<u>\$37,206.65</u>	<u>\$50,047.80</u>	<u>\$35,364.45</u>	<u>\$14,683.35</u>	<u>\$1,842.20</u>
Rent		3.26			

Total paid State Treasurer \$50,051.06

* Lot only.

FINANCES — STATE BOARD OF HOUSING

Below is listed the appropriations, expenses and income of the State Board of Housing:

Appropriations, Fiscal Year Ending Nov. 30, 1938	\$26,350.00
Expenses, Fiscal Year Ending Nov. 30, 1938	25,452.52
	<u>\$897.48</u>
Unexpended Balance	
Income for Fiscal Year — Lowell Homesteads	<u>\$618.78</u>

Financial Statement Verified.

Approved.

GEORGE E. MURPHY, *Comptroller.*

